American Century Mid Cap Value R6 AMDVX

Growth of \$10,000

13

482

66

13

445

66

448

49

0.63

48

464

47

0.61

22

442

53

0.61

59

433

55

0.63

Morningstar Category

■ Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

✓ Performance: The fund has finished in the Mid-Cap
Value category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 20.52 years.

Net Expense: The fund's expense ratio of 0.63 is 34.38% lower than the Mid-Cap 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

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -1.22 23.19 11.96 -12.66 29.31 1.97 23.56 -1.13 6 52 11.94 Total Return % 3.19 10.90 3.56 -1.38 -0.37 2.25 -2.99 -4.78 -6.19 -3.14 +/- Benchmark 4.13 4.19 5.13 -1.26 0.20 -0.66 6.89 -7.42 +/- Category -5.76 -1.12

91

432

65

0.62

8

420

50

0.62

93

415

64

0.63

64

410

54

0.63

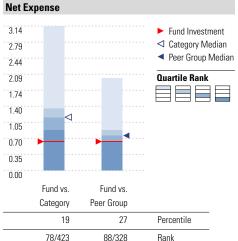
Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.89	_	1.40
Beta	0.81	_	0.94
R-Squared	92.83	_	94.42
Standard Deviation	16.45	19.66	19.11
Sharpe Ratio	0.33	0.27	0.32
Tracking Error	5.83	_	4.72
Information Ratio	0.13	_	0.24
Up Capture Ratio	83.52	_	95.29
Down Capture Ratio	77.15	-	90.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.51	19.44	17.35
Price/Book Ratio	2.16	2.43	2.09
Geom Avg Mkt Cap \$B	22.40	20.46	16.28
ROE	12.67	15.17	14.21



American Century Mid Cap Value R6 AMDVX

Morningstar Category Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

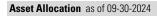
Equity

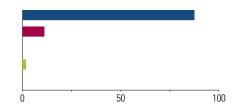
12	9	0	Large
33	25	2	Mid
9	11	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.13
Cash	1.65	2.29
Bonds	0.00	0.02
Non-US Stocks	10.98	6.72
US Stocks	87.37	90.84
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l •	Bench	mark	Cate	gory Ave	erage		_
ŀ	Cyclical	30.55	41.94	40.22									•
ė.	Basic Materials	0.96	5.50	5.13		[]							
A	Consumer Cyclical	4.28	10.83	11.20									
,	Financial Services	16.19	15.13	17.81					0				
æ	Real Estate	9.12	10.48	6.08			_ '						
M	Sensitive	28.52	36.15	35.98								į D	
	Communication Services	2.58	3.22	2.76									
ð	Energy	5.68	5.35	5.75									
Ģ	Industrials	14.37	15.79	16.36		- 1							
	Technology	5.89	11.79	11.11			[
→	Defensive	40.94	21.91	23.80									
=	Consumer Defensive	12.23	5.67	6.56									
٠	Healthcare	16.36	9.27	10.21		- : - : _							
•	Utilities	12.35	6.97	7.03									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Zimmer Biomet Holdings Inc	2.97	2.97	-10.71	Healthcare
○ Conagra Brands Inc	2.13	5.09	17.13	Consumer Defensive
Henry Schein Inc	2.06	7.15	-3.71	Healthcare
⊕ Northern Trust Corp	2.05	9.20	9.36	Financial Services
⊕ Enterprise Products Partners LP	1.94	11.14	16.38	Energy
	1.81	12.95	40.58	Financial Services
⊕ Emerson Electric Co	1.81	14.76	13.99	Industrials
→ Allstate Corp	1.80	16.57	37.46	Financial Services
○ NorthWestern Energy Group Inc	1.78	18.34	16.27	Utilities
⊖ Edison International	1.70	20.04	24.00	Utilities
─ Koninklijke Ahold Delhaize NV	1.64	21.69	23.54	Consumer Defensive
⊕ Realty Income Corp	1.64	23.33	14.07	Real Estate
Quest Diagnostics Inc	1.61	24.94	14.20	Healthcare
→ Willis Towers Watson PLC	1.60	26.54	23.20	Financial Services
★ Xcel Energy Inc	1.47	28.00	8.13	Utilities

Total Holdings 106

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



American Funds American Balanced R6 RLBGX

Growth of \$10,000

1.56

20

800

79

2.63

15

786

95

0.28

3.96

3

855

82

3.34

8

807

72

0.28

0.32

48

779

104

0.27

-0.50

57

755

176

0.26

Morningstar Category

Moderate Allocation

0.59

41

764

171

0.25

2.56

16

748

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

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.
- 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

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 2.03 8 90 15.84 -2 42 19 55 11.22 16.11 -11.83 14.37 14.83 Total Return % 1.30 1.44 1.67 1.56 1.24 -0.78 -3.04 3.74 3.49 -2.38 +/- Benchmark

2.22

28

768

158

0.25

1.81

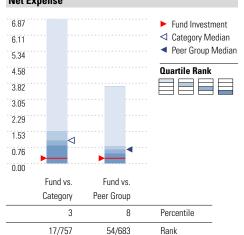
24

771

52

0.25





3-Year RISK Wietrics			
	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

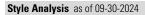


American Funds American Balanced R6 RLBGX

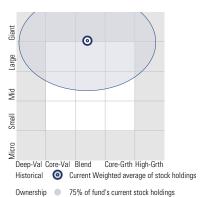
Quality High Mid Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



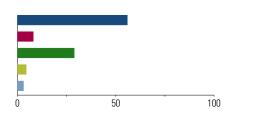
Style Breakdown

Equity				Fixed I	ncome	
23	33	26	Large			
7	6	3	Mid			
0	0	1	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10

Weight %



Asset Allocation as of 09-30-2024

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

		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ark [Cate	gory A	verage		
<u></u>	Cyclical	24.32	31.32	30.20										
A.	Basic Materials	2.77	3.39	3.40		ĺ								
A	Consumer Cyclical	7.02	10.77	9.74										
æ	Financial Services	12.52	14.34	14.45										
命	Real Estate	2.01	2.82	2.61										
W	Sensitive	51.11	48.81	47.98										
	Communication Services	10.34	7.78	7.70										
ð	Energy	4.95	3.70	4.49										
¢	Industrials	10.45	10.20	10.22										
	Technology	25.37	27.13	25.57							'			
—	Defensive	24.57	19.87	21.80										
Ħ	Consumer Defensive	8.34	5.93	5.59			١.							
+	Healthcare	13.16	11.25	13.24			- 1							
0	Utilities	3.07	2.69	2.97										

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
	_	3.45	14.27	15.03	Technology
⊕ Cap Grp Cent Fd Ser li	-	2.92	17.19	_	_
─ UnitedHealth Group Inc	_	2.10	19.29	12.21	Healthcare
	_	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 Liablities	_	1.85	25.11	_	_
	_	1.81	26.92	68.64	Technology
	_	1.68	28.60	18.92	Communication Svc

Total Holdings 3159

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja since 06-2001
Nicholas Grace since 06-2002
Sung Lee since 06-2002
Andrew Suzman since 06-2007
Christopher Thomsen since 06-2008
Lawrence Kymisis since 06-2014
Lara Pellini since 10-2014
Harold La since 06-2018
Tomonori Tani since 12-2018
Gerald Manoir since 01-2020
Noriko Chen since 01-2020
Samir Parekh since 06-2024

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 23.35 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 0.47 is 53% lower than the Foreign Large Growth category average.

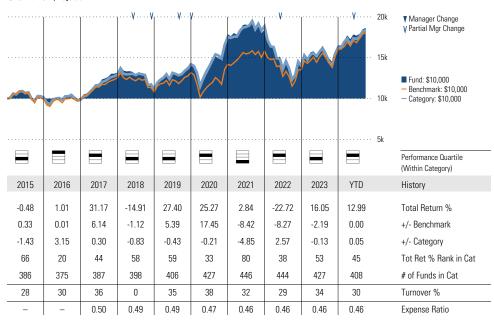
Morningstar Investment Management LLC Analysis

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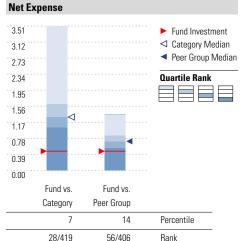
ESG Metrics

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

Growth of \$10,000

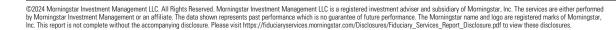






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-5.28	_	-5.40
Beta	1.02	_	1.10
R-Squared	93.76	_	87.58
Standard Deviation	17.90	16.95	19.97
Sharpe Ratio	-0.12	0.17	-0.08
Tracking Error	4.49	_	7.35
Information Ratio	-1.21	_	-0.73
Up Capture Ratio	89.56	_	96.05
Down Capture Ratio	111.32	_	119.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.01	15.74	23.36
Price/Book Ratio	2.96	1.84	3.57
Geom Avg Mkt Cap \$B	77.00	56.42	78.12
ROE	19.68	17.13	23.04





American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth

Morningstar Index

MSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™





50

Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.93	0.60
Cash	4.14	2.05
Bonds	0.00	-0.16
Non-US Stocks	91.98	89.35
US Stocks	2.95	8.16
Asset Class	Net %	Cat%

Style Breakdown

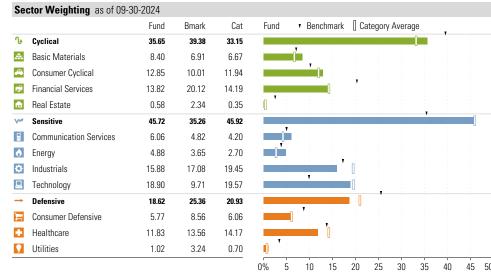
Equity

14	27	53	Large
1	2	5	Mid
0	0	0	Small



Weight %

>50 25-50 10-25 0-10



100

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	34.69	27.20
Japan	11.21	13.26
Australasia	0.17	1.57
Asia-4 Tigers	10.24	6.07
Asia-ex 4 Tigers	13.07	6.30
Not Classified	0.00	0.00

Americas	Fund % 14.46	Cat % 16.16	Greater Europe	Fund % 50.87	Cat % 56.64	Market Maturity
North America	9.57	13.53	United Kingdom	10.23	12.78	Developed Markets
Central/Latin	4.89	2.63	W euro-ex UK Emrgng Europe	40.44 0.05	43.44 0.03	Emerging Markets Not Available
			Africa	0.15	0.39	

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.45	4.45	_	_
□ Taiwan Semiconductor Manufacturing Co Ltd	4.30	8.75	_	Technology
	4.09	12.84	_	Healthcare
⊕ SAP SE	2.40	15.24	48.12	Technology
Airbus SE	2.09	17.32	-4.12	Industrials
Reliance Industries Ltd	1.91	19.23	_	Energy
	1.85	21.08	30.57	Consumer Cyclical
Safran SA	1.82	22.90	33.76	Industrials
	1.70	24.60	32.56	Consumer Cyclical
⊕ Glencore PLC	1.66	26.27	-7.26	Basic Materials

Total Holdings 333

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Fund % 81.95

> 18.05 0.00

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

❷ 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.

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

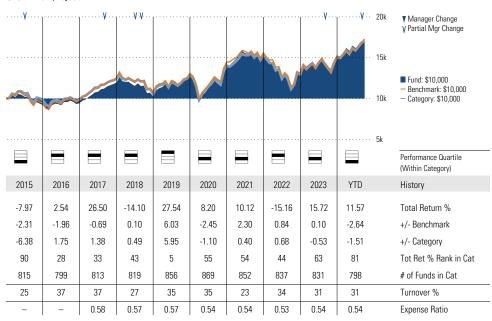
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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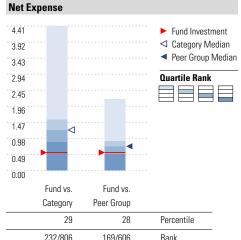
ESG Metrics

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







3-Year KISK Wellics			
	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			
	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



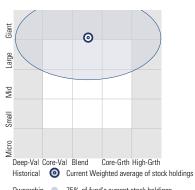
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Equity

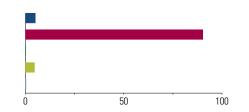
			[
23	32	33	raige
4	4	3	MIM
0	1	0	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

		Fund	Bmark	Cat	Fund Benchmark Category Average
b	Cyclical	36.43	41.84	38.35	
à.	Basic Materials	4.99	7.13	6.28	
4	Consumer Cyclical	9.90	10.56	10.23	
£	Financial Services	19.56	22.19	20.32	
b	Real Estate	1.98	1.96	1.52	
M	Sensitive	41.76	38.31	39.09	
	Communication Services	7.76	6.08	5.08	
•	Energy	4.61	5.12	4.58	
\$	Industrials	15.18	13.70	16.70	
1	Technology	14.21	13.41	12.73	
→	Defensive	21.80	19.84	22.55	
Ę	Consumer Defensive	11.15	7.14	7.90	
ŀ	Healthcare	8.59	9.63	12.14	
?	Utilities	2.06	3.07	2.51	

World Regions % Equity 09-30-2024



	Funa %	Cat %
Greater Asia	29.98	34.59
Japan	6.83	18.85
Australasia	0.44	4.68
Asia-4 Tigers	12.74	6.46
Asia-ex 4 Tigers	9.97	4.60
Not Classified	0.00	0.00

Americas	Fund % 12.63	Cat % 8.81	Greater Europe	Fund % 57.38	Cat % 56.59	Market Maturity	Fund %
North America	9.78	7.75	United Kingdom	14.16	13.90	Developed Markets	86.75
Central/Latin	2.85	1.06	W euro-ex UK	42.35	41.71	Emerging Markets	13.25
			Emrgng Europe	0.00	0.12	Not Available	0.00
			Africa	0.87	0.86		

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
	2.50	11.31	_	Healthcare
	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
	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
① Tencent Holdings Ltd	1.39	23.38	-	Communication Svc

Total Holdings 251

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth Morningstar Index MSCI ACWI NR USD

Expense Ratio

Portfolio Manager(s)

Robert Lovelace since 12-2000
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018
Kohei Higashi since 12-2020
Anne-Marie Peterson since 12-2020

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 23.85 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 0.42 is
60.38% lower than the Global Large-Stock 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 Sustainability Rating Carbon Risk Score	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

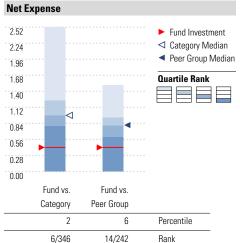
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k 20k ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 5.63 2.19 29.30 -5.56 30.48 33 81 18.10 -25.61 25.01 18.18 Total Return % 17.56 -0.44 -7.25 -0.48 7.99 -5.67 5.33 3.85 3.88 2.81 +/- Benchmark 0.08 4.37 -0.23-0.922.23 1.14 5.26 2.29 1.37 1.57 +/- Category 16 51 51 31 50 34 28 46 37 43 Tot Ret % Rank in Cat 269 251 304 377 345 # of Funds in Cat 267 289 323 354 366 27 22 28 23 20 26 22 21 17 Turnover %



0.41

0.41

0.42



0.44

0.44

0.42

0.45

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-3.04	_	-4.77
Beta	1.10	_	1.13
R-Squared	96.39	_	89.30
Standard Deviation	18.55	16.57	20.01
Sharpe Ratio	0.17	0.32	0.11
Tracking Error	3.89	_	6.92
Information Ratio	-0.68	_	-0.63
Up Capture Ratio	102.82	_	100.61
Down Capture Ratio	115.22	_	120.34

Portfolio Metrics			
	Fund	Fund Bmark	
Price/Earnings Ratio	25.71	21.79	29.45
Price/Book Ratio	4.00	3.04	5.18
Geom Avg Mkt Cap \$B	179.18	159.41	242.90
ROE	26.07	27.22	31.22



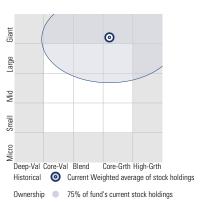


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

12	34	43	Luigo
2	2	6	IVIIG
0	0	0	OII GII

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2024



	g . g	Funel	Descrit:	Cat	Г	٦	- D-	naha-	П	Cate						
		Fund	Bmark	Cat	Fun	a	▼ Be	nchma	Irk []	Categ	jory Av	erage •				
Դ	Cyclical	27.28	32.41	26.47												
÷.	Basic Materials	3.96	3.91	2.42			-									
A	Consumer Cyclical	11.98	10.46	11.53			0									
,	Financial Services	10.89	15.78	11.63												
fi	Real Estate	0.45	2.26	0.89	•											
W#	Sensitive	50.66	47.62	54.15												[
	Communication Services	10.99	7.94	9.30												
ð	Energy	2.62	4.03	2.26		7										
Ф	Industrials	14.95	10.00	11.08												
	Technology	22.10	25.65	31.51						7						
→	Defensive	22.05	19.97	19.37												
=	Consumer Defensive	5.17	6.26	4.26												
+	Healthcare	16.18	10.95	14.19			- : '									
•	Utilities	0.70	2.76	0.92												
					0%	5	10	15	20	25	30	35	40	45	50	55

100

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	11.96	12.28
Japan	3.66	4.18
Australasia	0.29	0.24
Asia-4 Tigers	5.08	3.80
Asia-ex 4 Tigers	2.93	4.06
Not Classified	0.00	0.00

Americas	Fund % 58.63	Cat % 65.02	Greater Europe	Fund % 29.38	Cat % 22.73	Market Maturity	Fund %
North America	57.32	63.40	United Kingdom	5.62	4.04	Developed Markets	95.42
Central/Latin	1.31	1.62	W euro-ex UK	23.40	18.36	Emerging Markets	4.58
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.36	0.32		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Meta Platforms Inc Class A	3.69	3.69	62.15	Communication Svc
	3.34	7.03	15.03	Technology
	3.04	10.07	_	Technology
⇒ Broadcom Inc	2.73	12.80	55.95	Technology
→ Novo Nordisk AS Class B	2.56	15.36	-	Healthcare
⊕ Tesla Inc	2.04	17.40	5.29	Consumer Cyclical
NVIDIA Corp	1.96	19.35	145.27	Technology
AstraZeneca PLC	1.63	20.99	11.52	Healthcare
⇒ Eli Lilly and Co	1.51	22.50	52.65	Healthcare
Netflix Inc	1.25	23.75	45.68	Communication Svc

Total Holdings 296

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

DFA Emerging Markets I DFEMX

Morningstar Index Diversified Emerging Mkts MSCI EM NR USD

Turnover %

Expense Ratio

Portfolio Manager(s)

Jed Foodall since 02-2010 Ethan Wren since 02-2020 Mary Phillips since 02-2024

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 14.6 years.

Style: The fund has landed in its primary style box — Large Blend — 86.67 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.35 is 68.75% 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	2	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -15.81 12.09 36.57 -13.62 16.03 13.89 2.53 -16.88 13.08 15.27 Total Return % 0.90 -2.41 -4.42 3.25 -0.89 -0.71 0.96 5.07 3.21 -1.59 +/- Benchmark -2.02 0.76 3.62 2.40 2.45 -3.22 -4.01 2.15 3.98 1.57 +/- Category 65 23 41 26 74 65 35 26 38 35 Tot Ret % Rank in Cat 895 851 847 871 833 833 833 810 # of Funds in Cat 868 823

10

0.36

0.35

Morningstar Category



0.39

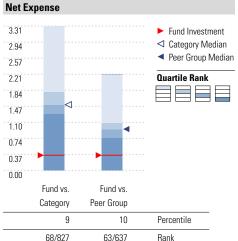
9

0.48

0.44

0.50

0.47



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.29	_	-1.37
Beta	0.96	_	0.94
R-Squared	97.56	_	87.29
Standard Deviation	17.06	17.63	17.82
Sharpe Ratio	0.02	-0.11	-0.18
Tracking Error	2.77	-	6.24
Information Ratio	0.84	-	-0.24
Up Capture Ratio	98.75	-	92.28
Down Capture Ratio	88.88	-	98.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.71	15.18	14.86
Price/Book Ratio	1.69	1.81	1.95
Geom Avg Mkt Cap \$B	31.91	47.82	57.84
ROE	16.70	16.40	18.79

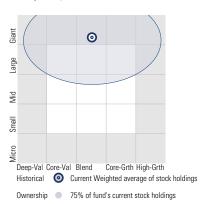


DFA Emerging Markets I DFEMX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



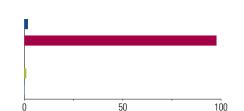
Style Breakdown

Equity

21	32	31	raige
7	6	3	2
0	0	0	olligii
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

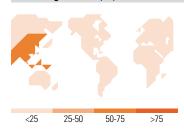


Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.06	0.06
Cash	0.77	2.19
Bonds	0.00	-0.02
Non-US Stocks	97.58	95.36
US Stocks	1.60	2.42
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	44.11	44.24	41.55	
A	Basic Materials	7.84	6.72	5.31	
A	Consumer Cyclical	12.38	13.27	12.98	
,	Financial Services	22.24	22.69	21.63	1
命	Real Estate	1.65	1.56	1.63	
W	Sensitive	44.07	44.04	46.84	
	Communication Services	9.36	9.97	8.69	
ð	Energy	5.38	4.89	4.92	
Ф	Industrials	8.39	6.95	7.36	
	Technology	20.94	22.23	25.87	
→	Defensive	11.83	11.72	11.62	
=	Consumer Defensive	4.98	5.00	5.82	
٠	Healthcare	3.87	3.82	3.76	
•	Utilities	2.98	2.90	2.04	
					0% 5 10 15 20 25 30 35 40 45

World Regions % Equity 09-30-2024



	Fund %	Cat %		Fi
Greater Asia	80.97	76.27	Americas	
Japan	0.00	0.08	North America	
Australasia	0.00	0.04	Central/Latin	
Asia-4 Tigers	29.87	30.03		
Asia-ex 4 Tigers	51.10	46.12		
Not Classified	0.00	0.00		

Americas	Fund % 7.13	Cat % 12.96	Greater Europe	Fund % 11.90	Cat % 10.77	Market Maturity	Fund %
North America	0.67	2.04	United Kingdom	0.01	0.54	Developed Markets	33.80
Central/Latin	6.46	10.92	W euro-ex UK	0.44	1.72	Emerging Markets	66.20
			Emrgng Europe	2.21	2.13	Not Available	0.00
			Africa	9.24	6.38		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	7.12	7.12	_	Technology
⊕ Tencent Holdings Ltd	3.71	10.83	_	Communication Svc
⊕ Samsung Electronics Co Ltd	2.23	13.06	_	Technology
	0.91	13.97	39.58	Consumer Cyclical
	0.89	14.86	39.05	Consumer Cyclical
⊕ Infosys Ltd	0.84	15.71	_	Technology
⊕ Reliance Industries Ltd	0.84	16.55	-	Energy
	0.75	17.30	-7.86	Consumer Cyclical
⊕ China Construction Bank Corp Class H	0.72	18.03	_	Financial Services
⊕ Bharti Airtel Ltd	0.68	18.70	_	Communication Svc

Total Holdings 2315

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



DFA Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.6 years.
- Style: The fund has landed in its primary style box —
 Mid-Cap Blend 90.32 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.18 is 83.78% lower than the Real Estate category average.

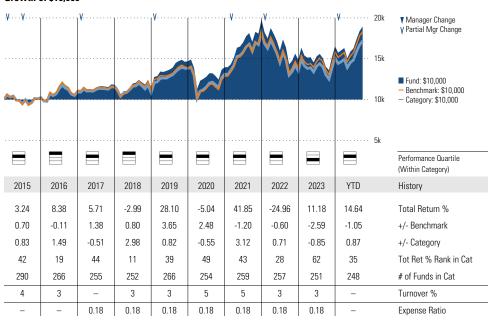
Morningstar Investment Management LLC Analysis

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

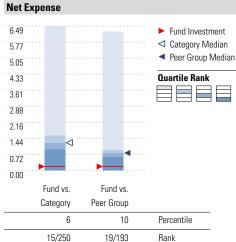
ESG Metrics

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

Growth of \$10,000







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

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



DFA Real Estate Securities I DFREX

Morningstar Category Real Estate

Morningstar Index

S&P United States REIT TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

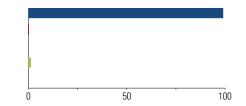
0	26	5	Large
12	37	2	MIG
4	13	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 141

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Foodall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.31 is 72.07% lower than the Small Value category average.

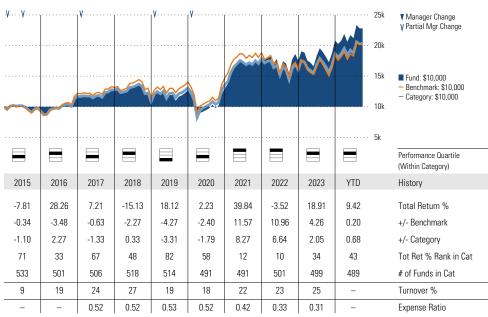
Morningstar Investment Management LLC Analysis

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

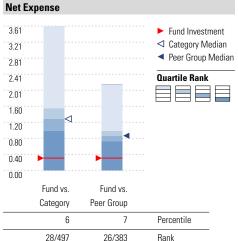
ESG Metrics

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

Growth of \$10,000

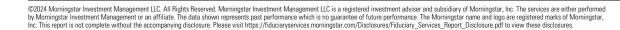






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	6.34	_	2.65
Beta	0.95	-	0.91
R-Squared	96.55	-	93.65
Standard Deviation	22.11	22.84	21.56
Sharpe Ratio	0.38	0.11	0.21
Tracking Error	4.25	-	5.63
Information Ratio	1.55	-	0.45
Up Capture Ratio	104.83	-	95.86
Down Capture Ratio	85.92	-	88.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.00	13.90	14.46
Price/Book Ratio	1.21	1.31	1.66
Geom Avg Mkt Cap \$B	3.34	2.14	4.78
ROE	7.88	4.84	12.10





DFA US Small Cap Value I DFSVX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

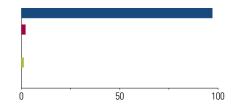
-quit,			
0	1	0	Large
1	1	1	MIG
64	28	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.28
Cash	1.02	1.22
Bonds	0.00	0.17
Non-US Stocks	1.94	4.01
US Stocks	97.03	94.33
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
Դ	Cyclical	52.91	54.94	48.90	
A	Basic Materials	7.23	5.05	6.30	
A	Consumer Cyclical	16.03	10.51	13.73	
P	Financial Services	28.32	25.41	22.36	
俞	Real Estate	1.33	13.97	6.51	
W	Sensitive	37.03	27.42	38.77	'
	Communication Services	2.74	2.63	2.21	
0	Energy	10.35	6.80	7.84	
Ф	Industrials	16.68	10.48	17.83	
	Technology	7.26	7.51	10.89	
→	Defensive	10.05	17.63	12.34	
Ħ	Consumer Defensive	5.60	3.07	4.04	
٠	Healthcare	4.08	9.33	5.82	
	Utilities	0.37	5.23	2.48	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	0.98	0.98	_	_
€ Future on E-mini S&P 500 Futures	0.97	1.95	_	_
→ Taylor Morrison Home Corp	0.88	2.83	31.70	Consumer Cyclical
→ Mohawk Industries Inc	0.80	3.63	55.25	Consumer Cyclical
Amkor Technology Inc	0.75	4.39	-7.32	Technology
Meritage Homes Corp	0.68	5.07	19.01	Consumer Cyclical
⊕ Jackson Financial Inc	0.67	5.74	_	Financial Services
⊕ Invesco Ltd	0.67	6.41	1.85	Financial Services
⊕ Southwestern Energy Co	0.66	7.07	_	Energy
⊕ United States Steel Corp	0.66	7.73	-27.07	Basic Materials
→ MGIC Investment Corp	0.62	8.35	34.58	Financial Services
⊕ DT Midstream Inc Ordinary Shares	0.61	8.96	_	Energy
Avnet Inc	0.60	9.56	9.64	Technology
Commercial Metals Co	0.59	10.15	10.87	Basic Materials
Assured Guaranty Ltd	0.58	10.73	7.51	Financial Services

Total Holdings 1003

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Susan Hill since 07-1997 Liam O'Connell since 11-2010

Quantitative Screens

Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 6 of the 8 years it's been in existence.

Management: The fund's management has been in place for 27.24 years.

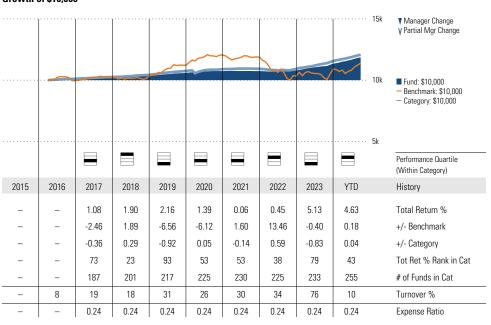
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 40% lower than the Ultrashort Bond category average.

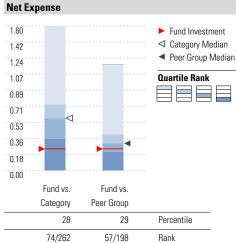
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	3.41	_	3.45
Beta	0.09	-	0.10
R-Squared	50.48	-	34.61
Standard Deviation	0.96	7.63	1.27
Sharpe Ratio	-0.82	-0.66	-0.69
Tracking Error	6.98	-	6.98
Information Ratio	0.68	-	0.68
Up Capture Ratio	23.30	-	23.03
Down Capture Ratio	-8.54	-	-9.00

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.69	4.43	1.24
Avg Eff Maturity	_	_	1.90



Federated Hermes Govt Ultrashort R6 FGULX

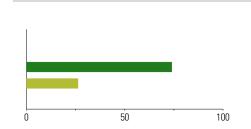
Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2024 Style Breakdown

Duration





Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.00	0.15
Cash	26.16	28.72
Bonds	73.84	66.89
Non-US Stocks	0.00	0.05
US Stocks	0.00	4.20
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	39.54
AA	0.00	74.59	12.56
A	0.00	10.82	16.29
BBB	0.00	8.32	17.53
BB	0.00	0.28	2.42
В	0.00	0.00	1.19
Below B	0.00	0.00	0.39
Not Rated	0.00	2.46	10.08

Sector Weighting as of 09-3	30-2024															
	Fund	Bmark	Cat	Fund	•	Beno	hmar	k [Cat	egor	y Ave	erage				
Government	7.66	_	20.94													
Treasury	5.79	_	17.04													
Inflation - Protected	0.00	_	0.18													
Agency/Quasi Agency	1.87	_	0.88	0												
Other Government Related	0.00	_	2.84	10												
Corporate	0.00	-	36.21													
Corporate Bond	0.00	_	36.05	1												
Bank Loan	0.00	_	0.14													
Convertible	0.00	_	0.00													
Preferred	0.00	_	0.02													
Securitized	69.83	-	20.68													
Agency MBS Pass-Through	14.62	_	0.95													
Agency MBS ARM	0.06	_	0.17													
Agency MBS CM0	55.15	_	1.70													
Non-Agency Residential MBS	0.00	_	0.15													
Commercial MBS	0.00	_	2.09													
Asset-Backed	0.00	_	15.62	i												
Covered Bond	0.00	_	0.00													
Municipal	0.00	_	0.50	[
Cash & Equivalents	22.51	_	20.12													
Other	0.00	_	1.56	10												
				0% 5	10	15	20	25	30	35	40	45	50	55	60	65 70

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 4 Repo	10-2024	10.78	10.78	_
⊕ Bank Of Montreal 6 Repo	10-2024	7.19	17.97	_
⊕ Repo Bank America Repo	10-2024	3.89	21.86	_
→ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 6.0065%	04-2033	3.50	25.37	_
⊖ Government National Mortgage Association 6.19541%	03-2054	3.19	28.55	-
⊕ Government National Mortgage Association 6.5%	06-2054	2.79	31.35	_
→ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.9065%	12-2032	2.75	34.10	_
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.8565%	12-2032	2.57	36.67	_
⊖ Government National Mortgage Association 5.12871%	01-2073	2.50	39.18	_
● FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 5.93012%	07-2053	2.16	41.34	_

Total Holdings 230

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

Chris Devine since 11-2010 Christian Ulrich since 11-2010 Mark Ahnrud since 11-2010 Scott Hixon since 11-2010 Scott Wolle since 11-2010

Quantitative Screens

Performance: The fund has finished in the Commodities Broad Basket 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 13.84 years.

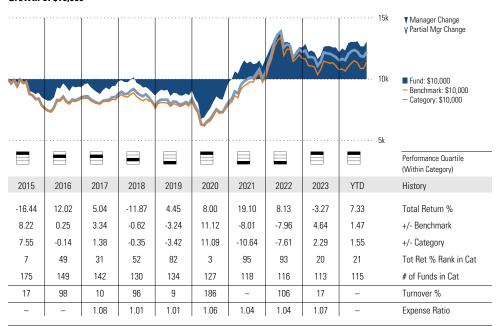
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.14 is 12.87% higher than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

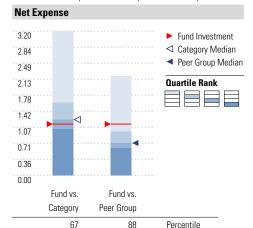
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance

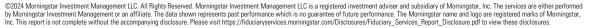




82	2/121	70/80	Rank
Peer group is	a subset of the o	ategory and in	cludes funds with the
same manage	ment style (activ	e vs. passive)	and similar share class
characteristics			

3- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	2.26	_	1.47
Beta	0.71	_	0.96
R-Squared	82.11	-	88.68
Standard Deviation	11.98	15.31	15.55
Sharpe Ratio	0.15	0.06	0.14
Tracking Error	6.75	-	4.85
Information Ratio	0.20	-	0.04
Up Capture Ratio	74.70	-	95.40
Down Capture Ratio	63.47	-	88.21

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



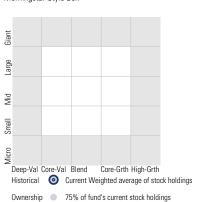


Invesco Balanced-Risk Commodity Strat R6 IBRFX

 Morningstar Category
 Morningstar Index

 Commodities Broad Basket
 Bloomberg Commodity TR USD









Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fun	d	▼ Be	enchma	ırk [Cate	gory Av	erage		
Ն	Cyclical	-	-	44.68										
ů.	Basic Materials	_	_	44.68										
4	Consumer Cyclical	_	_	0.00	ĺ									
,	Financial Services	_	_	0.00	0									
ŧ	Real Estate	_	_	0.00	0									
M	Sensitive	-	-	51.07										
₫	Communication Services	_	_	0.00	ĺ									
ð	Energy	_	_	48.94										
¢	Industrials	_	_	2.13										
	Technology	_	_	0.00	ĺ									
→	Defensive	-	-	4.26										
	Consumer Defensive	_	_	4.26										
٠	Healthcare	_	_	0.00	ĺ									
•	Utilities	_	_	0.00										

Top 11 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Invesco Shrt-Trm Inv Treasury InstI	27.24	27.24	_	_
∋ Invesco Cayman Commodity Fund Iii Hf Hedge	22.74	49.99	_	-
Ð Invesco Shrt-Trm Inv Gov&Agcy Instl	14.74	64.73	_	-
United States Treasury Notes 4.71201%	6.81	71.54	_	_
Bank of Montreal 0.1%	6.64	78.18	-	-
United States Treasury Notes 4.80701%	6.57	84.74	_	_
United States Treasury Notes 4.74401%	6.48	91.22	_	-
Barclays Bank plc 0.1%	3.11	94.33	_	_
Societe Generale S.A. 0.1%	2.84	97.17	_	-
Royal Bk Cda Medium Term Sr Bk Nts 144A 0.1%	2.55	99.72	-	-
⊕ Usd Currency Cash	0.28	100.00	_	_

Total Holdings 11

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



MFS Growth R6 MFEKX

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
- Net Expense: The fund's expense ratio of 0.51 is 44.57% 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.

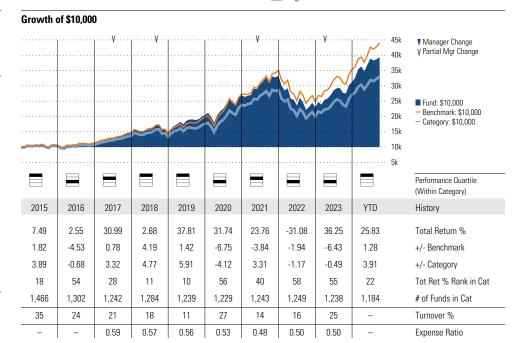
ESG Metrics

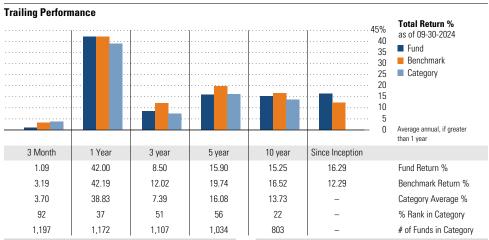
Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

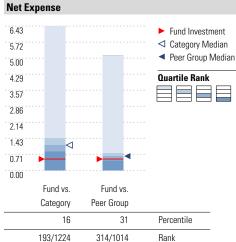
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-2.80	_	-4.22
Beta	0.96	_	0.99
R-Squared	96.94	_	92.51
Standard Deviation	20.38	20.85	21.45
Sharpe Ratio	0.32	0.47	0.27
Tracking Error	3.65	_	5.84
Information Ratio	-0.96	_	-0.84
Up Capture Ratio	92.15	_	91.00
Down Capture Ratio	101.58	_	105.24

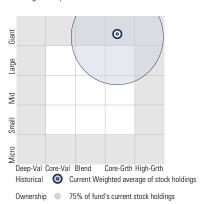
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.16	36.55	35.39
Price/Book Ratio	9.65	12.14	9.26
Geom Avg Mkt Cap \$B	497.82	675.16	541.50
ROE	37.25	44.40	41.06



MFS Growth R6 MFEKX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

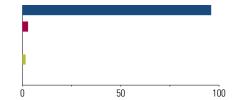
3	52	31	Large
1	2	12	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100 00	100 00
Other	0.00	0.81
Cash	1.43	1.11
Bonds	0.00	0.00
Non-US Stocks	2.70	4.54
US Stocks	95.87	93.54
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

		Fund	Bmark	Cat	Fund	•	Ben	chmark] Ca	tegor	y Aver	rage			
÷	Cyclical	25.08	21.25	23.66											
	Basic Materials	2.87	0.63	1.15	į.										
•	Consumer Cyclical	9.75	14.03	13.31			0 .								
9	Financial Services	11.62	6.00	8.36											
à	Real Estate	0.84	0.59	0.84	Ó										
jil .	Sensitive	61.19	67.12	61.28											
	Communication Services	14.17	12.80	12.34	_										
)	Energy	0.69	0.40	0.83	0										
ŀ	Industrials	6.10	3.49	6.11											
1	Technology	40.23	50.43	42.00									*		
+	Defensive	13.74	11.63	15.05											
į	Consumer Defensive	2.14	3.63	2.72											
2	Healthcare	11.03	7.78	11.85											
1	Utilities	0.57	0.22	0.48	Ŏ										

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	13.62	13.62	15.03	Technology
○ NVIDIA Corp	7.85	21.46	145.27	Technology
	6.68	28.14	22.63	Consumer Cyclical
	6.32	34.46	62.15	Communication Svc
	5.81	40.27	21.40	Technology
	5.72	45.99	19.01	Communication Svc
	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
	1.57	58.21	58.23	Financial Services
	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



PGIM High Yield R6 PHYQX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Robert Spano since 10-2007 Ryan Kelly since 02-2012 Brian Clapp since 06-2013 Robert Cignarella since 03-2014 Michael Gormally since 04-2022 Brian Lalli since 03-2023

Quantitative Screens

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

Style Consistency is not calculated for Fixed Income funds.

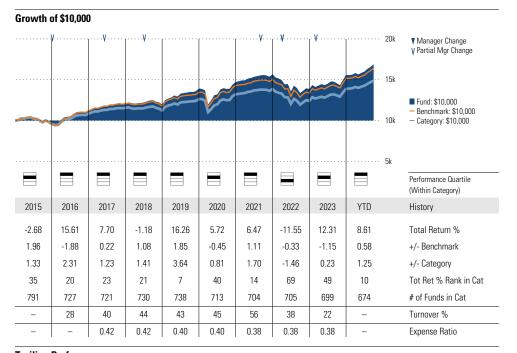
Net Expense: The fund's expense ratio of 0.38 is 57.3% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

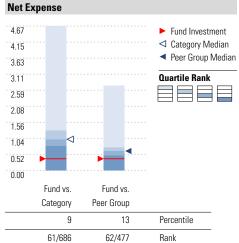
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2024







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 Wietrics			
	Fund	Bmark	Cat
Alpha	-0.18	-	0.02
Beta	0.96	-	0.89
R-Squared	98.63	-	94.57
Standard Deviation	8.34	8.62	7.84
Sharpe Ratio	-0.09	-0.05	-0.09
Tracking Error	1.03	-	1.90
nformation Ratio	-0.29	-	-0.35
Jp Capture Ratio	98.62	-	88.54
Down Capture Ratio	101.16	-	88.27

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.04	-	3.05
Avg Eff Maturity	5.18	-	4.96



PGIM High Yield R6 PHYQX

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

Quality

Given the state of the st

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	5.20	-	2.74
AA	0.00	-	1.70
A	0.25	_	0.91
BBB	5.26	_	5.62
BB	45.86	_	31.37
В	24.84	_	33.40
Below B	12.30	_	21.98
Not Rated	6.29	_	2.28

High Yield Bond ICE BofA US High Yield TR USD Asset Allocation as of 09-30-2024 Asset Class Net % Cat% US Stocks 0.68 1.34 Non-US Stocks 0.60 0.03 Bonds 94.20 92.86 Cash 1.80 4.85 Other 2.05 1.58 50 100 Total 100.00 100.00

Morningstar Category

Morningstar Index

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

	Fund	Bmark	Cat	Fund	 Benchmark 	Category A	verage		
Government	4.31	_	2.47						
Treasury	4.29	_	1.12						
Inflation – Protected	0.00	_	0.00						
Agency/Quasi Agency	0.00	-	0.00	0					
Other Government Related	0.02	_	1.35	0					
Corporate	89.53	_	89.19						
Corporate Bond	84.17	_	86.65						
Bank Loan	4.11	_	1.71						
Convertible	0.00	_	0.46						
Preferred	1.25	_	0.37	D					
Securitized	1.34	-	1.55						
Agency MBS Pass-Through	0.00	_	0.12						
Agency MBS ARM	0.00	_	0.00						
Agency MBS CMO	0.00	_	0.06	Ò					
Non-Agency Residential MBS	0.00	_	0.05						
Commercial MBS	0.10	_	0.22						
Asset-Backed	1.24	_	1.10	0					
Covered Bond	0.00	_	0.00						
Municipal	0.00	_	0.04						
Cash & Equivalents	2.17	_	6.18						
Other	2.65	_	0.57						

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Prudential Govt Money Mkt Fd	_	1.64	1.64	_
United States Treasury Notes 3.875%	11-2027	1.56	3.20	-
→ PGIM Ultra Short Bond ETF	_	1.20	4.39	-
Medline Borrower LP 3.875%	04-2029	0.90	5.29	-
Calpine Corporation 5.125%	03-2028	0.85	6.14	-
DISH DBS Corporation 7.75%	07-2026	0.78	6.92	_
United States Treasury Notes 4.25%	12-2025	0.77	7.69	-
United States Treasury Notes 4.625%	06-2026	0.77	8.46	-
Ferrellgas Escrow Llc 3/30/31 Preferred	03-2031	0.69	9.14	-
Bausch Health Companies Inc. 6.25%	02-2029	0.61	9.76	_

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

Total Holdings 822



PGIM Total Return Bond R6 PTROX

563

114

528

102

562

95

0.42

590

56

0.41

Growth of \$10,000

Morningstar Category Morningstar Index

653

310

0.39

630

of Funds in Cat

Turnover %

Expense Ratio

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.09 4 83 6.71 -0.63 11.13 8.10 -1.15 -14.86 7.78 5.85 Total Return % 2.18 2.41 -0.46 3.17 -0.64 0.59 0.39 -1.85 2.25 1.40 +/- Benchmark 0.97 0.04 0.54 2.44 -0.02 2.19 -0.48 -1.59 1.56 0.58 +/- Category 40 21 3 46 7 52 67 84 7 19 Tot Ret % Rank in Cat

625

46

0.39

637

130

0.39



622

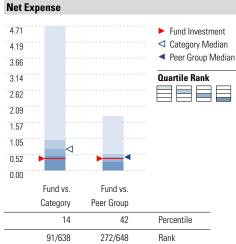
45

0.40

611

53

0.39



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.59	_	0.04
Beta	1.03	_	1.01
R-Squared	97.44	_	96.15
Standard Deviation	7.98	7.63	7.84
Sharpe Ratio	-0.56	-0.66	-0.64
Tracking Error	1.30	_	1.52
Information Ratio	0.40	_	0.03
Up Capture Ratio	102.29	_	99.02
Down Capture Ratio	97.38	_	99.03

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



Ltd

Duration

Not Rated

Mod Ext

PGIM Total Return Bond R6 PTRQX

MOT

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

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.43	3.53	41.95
AA	6.80	74.59	19.47
A	9.91	10.82	10.81
BBB	15.25	8.32	17.93
BB	5.73	0.28	4.43
В	2.41	0.00	1.70
Below B	1.00	0.00	0.88

2.47

2.46

2.83



Morningstar Category

Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

C	27.07		25.05				_		
Corporate	27.87	_	25.85		:	: :			
Corporate Bond	26.01	_	24.71	n.					
Bank Loan	0.87	_	0.28	0					
Convertible	0.00	-	0.03	Ū,					
Preferred	0.99		0.83	<u> </u>					
Securitized	43.36	-	38.55						
Agency MBS Pass-Through	13.92	-	22.23						
Agency MBS ARM	0.00	-	0.06						
Agency MBS CMO	1.52	_	1.02	10					
Non-Agency Residential MBS	0.41	_	0.14	0					
Commercial MBS	7.65	_	3.35						
Asset-Backed	19.86	_	11.75						
Covered Bond	0.00	_	0.00	Ó					
Municipal	0.38	-	0.61	(0					
Cash & Equivalents	1.82	_	3.87						
Other	16.73	_	2.21			_			

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Eur/Usd Fwd 20241021 0997	10-2024	6.34	6.34	_
Usd/Eur Fwd 20241021 0997	10-2024	6.17	12.51	_
Eur/Usd Fwd 20241021 5	10-2024	2.51	15.02	-
Usd/Eur Fwd 20241021 5	10-2024	2.47	17.48	-
Eur/Usd Fwd 20241021 Midlgb22	10-2024	2.41	19.89	_
Usd/Eur Fwd 20241021 Midlgb22	10-2024	2.37	22.26	_
Prudential Govt Money Mkt Fd	_	1.40	23.66	_
	11-2050	1.32	24.98	-
Gbp/Usd Fwd 20241021 2568	10-2024	1.21	26.19	_
Usd/Gbp Fwd 20241021 2568	10-2024	1.18	27.36	_

Total Holdings 3300

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



PIMCO Real Return Insti PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

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

Management: The fund's management has been in place for 5.73 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.5 is 25.37% lower than the Inflation-Protected Bond category average.

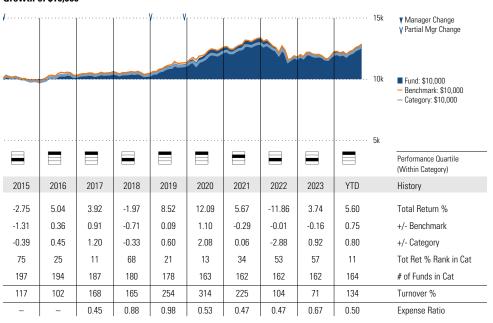
Morningstar Investment Management LLC Analysis

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

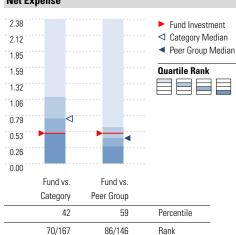
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.12	_	-0.25
Beta	1.01	_	1.00
R-Squared	99.05	_	96.43
Standard Deviation	7.31	7.18	7.78
Sharpe Ratio	-0.56	-0.58	-0.60
Tracking Error	0.72	_	1.66
Information Ratio	0.15	_	-0.49
Up Capture Ratio	101.51	_	98.55
Down Capture Ratio	100.33	_	101.62

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.55	4.52	5.50
Avg Eff Maturity	5.40	-	6.78



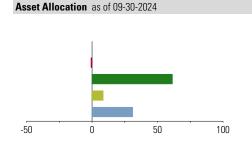
PIMCO Real Return Instl PRRIX

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



Duration





Asset Class	Net %	Cat%
US Stocks	0.00	0.28
Non-US Stocks	-0.81	-0.08
Bonds	61.35	96.14
Cash	8.47	2.24
Other	31.00	1.43
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	83.87	0.00	33.63
AA	6.11	99.60	62.08
A	2.71	0.00	0.83
BBB	4.29	0.00	0.96
BB	0.37	0.00	0.10
В	0.87	0.00	0.02
Below B	1.78	0.00	0.08
Not Rated	0.00	0.40	2.30

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Av	erane	
Government	59.82	Dillaik _	85.91	runu	Delicilliar	ii category At	craye	
	0.06		0.38					
Treasury		_		4 :				
Inflation – Protected	37.19	_	80.08					
Agency/Quasi Agency	0.00	-	0.10					
Other Government Related	22.57	_	5.35					
Corporate	0.08	_	1.05	Į[]				
Corporate Bond	0.05	_	1.02	i[]				
Bank Loan	0.00	_	0.00					
Convertible	0.00	_	0.00	0				
Preferred	0.03	_	0.03	0 6				
Securitized	10.51	_	4.67					
Agency MBS Pass-Through	5.74	_	2.24					
Agency MBS ARM	0.00	_	0.00	İ				
Agency MBS CMO	0.17	_	0.38					
Non-Agency Residential MBS	0.53	_	0.05					
Commercial MBS	0.03	_	0.23					
Asset-Backed	3.91	_	1.74					
Covered Bond	0.13	_	0.03					
Municipal	0.00	-	0.01					
Cash & Equivalents	21.13	_	8.21					
Other	8.46	_	0.14					

Top 10 Holdings as of 09-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector → RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Receive 02-2025 20.89 20.89 → RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Pay 02-2025 20.89 41.78 igoplus 5 Year Treasury Note Future Sept 24 10-2024 60.23 18.45 ☼ Offset: Unsettled Trades 12.96 73.19 ① IRS EUR 2.75000 09/18/24-10Y LCH Pay 09-2034 85.29 12.10 ⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive 09-2034 12.05 97.34 ① Ultra 10 Year US Treasury Note Future Sept 24 09-2024 10.20 107.54 10-2024 9.82 117.36 **⊕** EUROPEAN MONETARY UNION EURO Sold 08-2024 9.14 126.50 ⊕ EUROPEAN MONETARY UNION EURO Purchased 08-2024 9.14 135.64

Total Holdings 935

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Putnam Large Cap Value R6 PEQSX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Darren Jaroch since 08-2012 Lauren DeMore since 08-2019

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.1 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 0.55 is 38.2% lower than the Large Value category average.

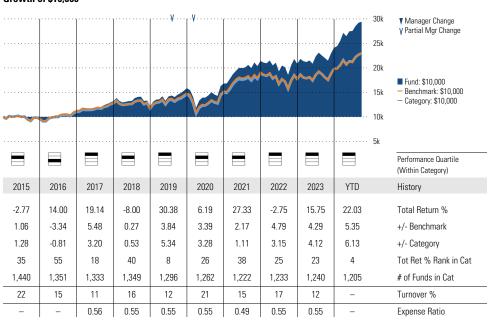
Morningstar Investment Management LLC Analysis

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.

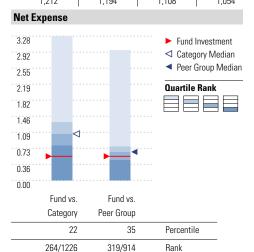
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	4.97	_	0.87
Beta	0.92	_	0.95
R-Squared	97.52	_	93.93
Standard Deviation	15.47	16.65	16.42
Sharpe Ratio	0.67	0.37	0.41
Tracking Error	2.79	_	4.14
Information Ratio	1.71	_	0.14
Up Capture Ratio	100.37	_	96.16
Down Capture Ratio	80.00	_	92.64

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.42	20.63	19.28
Price/Book Ratio	2.51	2.67	2.57
Geom Avg Mkt Cap \$B	119.57	82.91	136.41
ROE	21.76	17.78	22.00



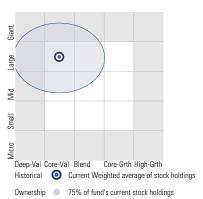
Putnam Large Cap Value R6 PEQSX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

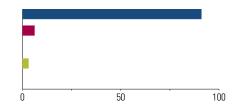
45	25	2	Large
10	14	3	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	1.14
Cash	2.99	1.11
Bonds	0.00	0.21
Non-US Stocks	6.05	5.74
US Stocks	90.96	91.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	[] C	ategory .	Average	_	
Ն	Cyclical	34.87	36.02	33.33								
A.	Basic Materials	7.31	3.96	3.39		1						
4	Consumer Cyclical	7.38	6.72	7.00								
₽	Financial Services	17.88	20.36	19.46			i		■ [] [*]			
ŧ	Real Estate	2.30	4.98	3.48		!						
MI	Sensitive	31.17	35.42	37.50		_					"	
d	Communication Services	3.12	4.27	5.53								
	Energy	6.59	6.74	7.74								
¢	Industrials	12.76	13.94	11.37								
	Technology	8.70	10.47	12.86								
→	Defensive	33.96	28.55	29.16				-				
	Consumer Defensive	12.11	7.88	8.68								
٠	Healthcare	17.33	15.61	15.08								
?	Utilities	4.52	5.06	5.40		■Î						

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Walmart Inc	3.06	3.06	54.85	Consumer Defensive
⊕ Exxon Mobil Corp	2.95	6.01	20.09	Energy
AbbVie Inc	2.79	8.80	30.43	Healthcare
	2.69	11.49	24.84	Financial Services
⊕ Microsoft Corp	2.68	14.17	15.03	Technology
€ PulteGroup Inc	2.67	16.84	39.63	Consumer Cyclical
⊕ Coca-Cola Co	2.57	19.41	24.41	Consumer Defensive
⊕ Bank of America Corp	2.42	21.83	20.05	Financial Services
⊕ Oracle Corp	2.37	24.20	62.76	Technology
⊕ Regeneron Pharmaceuticals Inc	2.21	26.41	19.69	Healthcare
⊕ Procter & Gamble Co	2.20	28.61	20.21	Consumer Defensive
⊕ UnitedHealth Group Inc	2.16	30.77	12.21	Healthcare
⊕ Thermo Fisher Scientific Inc	1.93	32.70	16.76	Healthcare
→ Philip Morris International Inc	1.91	34.61	33.24	Consumer Defensive
⊕ Capital One Financial Corp	1.84	36.46	15.57	Financial Services

Total Holdings 105

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Schwab Fundamental Intl Equity Index Fd SFNNX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

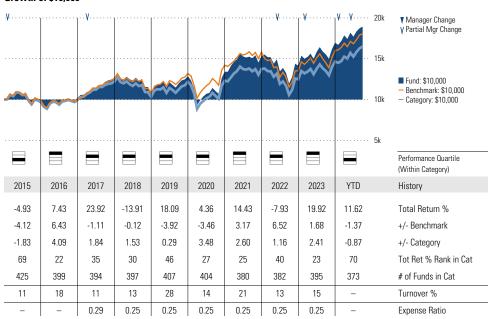
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000





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

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

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





Schwab Fundamental Intl Equity Index Fd SFNNX

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

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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

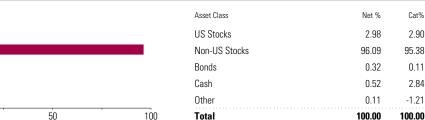
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

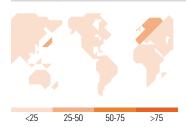


Asset Allocation as of 09-30-2024



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

World Regions % Equity 09-30-2024



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

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

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

Total Holdings 976

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



State St S&P 500® Indx NL CI K

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Management Team since 04-1997

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 27.44 years.

Net Expense: The fund's expense ratio of 0.01 is 98.44% lower than the Large Blend category average.

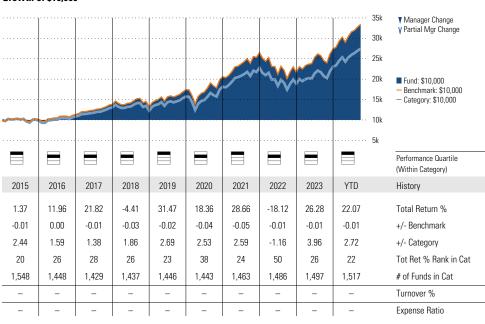
Morningstar Investment Management LLC Analysis

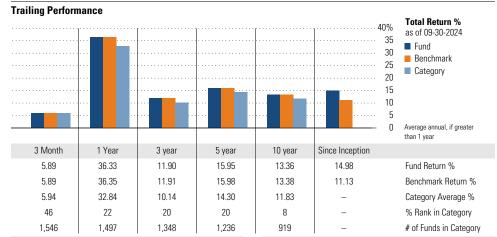
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

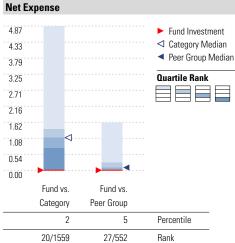
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.01	_	-0.69
Beta	1.00	_	0.99
R-Squared	100.00	_	98.36
Standard Deviation	17.53	17.53	17.49
Sharpe Ratio	0.52	0.52	0.47
Tracking Error	0.01	_	1.43
Information Ratio	-1.13	_	-2.60
Up Capture Ratio	99.97	_	97.61
Down Capture Ratio	100.01	-	100.27

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



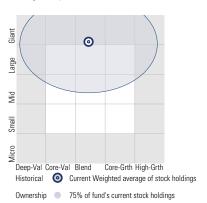
State St S&P 500® Indx NL CI K

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

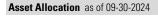
Equity

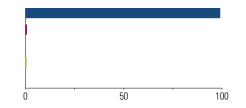
22	40	20	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.96
Cash	0.44	0.37
Bonds	0.00	0.34
Non-US Stocks	0.59	2.42
US Stocks	98.96	95.93
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	ł	▼ Bei	nchma	rk [Categ	ory Av	erage		
b	Cyclical	27.11	27.13	27.70										
ů.	Basic Materials	2.00	2.00	2.54										
4	Consumer Cyclical	10.29	10.30	9.74										
£	Financial Services	12.48	12.49	13.42										
ŧ	Real Estate	2.34	2.34	2.00										
MI	Sensitive	52.71	52.68	51.46										ľ
	Communication Services	8.86	8.87	8.40			0							
•	Energy	3.31	3.31	3.56										
ф	Industrials	7.58	7.59	9.69										
1	Technology	32.96	32.91	29.81								Ĭ		
→	Defensive	20.17	20.18	20.82										
	Consumer Defensive	5.88	5.88	5.89										
٠	Healthcare	11.62	11.63	12.54										
•	Utilities	2.67	2.67	2.39										

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	7.20	7.20	21.40	Technology
	6.50	13.71	15.03	Technology
NVIDIA Corp	6.08	19.79	145.27	Technology
⊕ Amazon.com Inc	3.54	23.32	22.63	Consumer Cyclical
	2.54	25.87	62.15	Communication Svc
	1.98	27.84	19.01	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.71	29.56	29.05	Financial Services
	1.63	31.19	18.92	Communication Svc
⊕ Broadcom Inc	1.63	32.83	55.95	Technology
⊕ Tesla Inc ■ Tes	1.48	34.30	5.29	Consumer Cyclical
⊖ Eli Lilly and Co	1.42	35.72	52.65	Healthcare
	1.22	36.94	25.93	Financial Services
⊕ UnitedHealth Group Inc	1.10	38.04	12.21	Healthcare
	1.06	39.10	20.09	Energy
Visa Inc Class A	0.93	40.03	6.21	Financial Services

Total Holdings 507

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



T. Rowe Price Retirement 2010 I TRPUX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Q Net Expense: The fund's expense ratio of 0.34 is 34.62% lower than the Target-Date 2000-2010 category average.

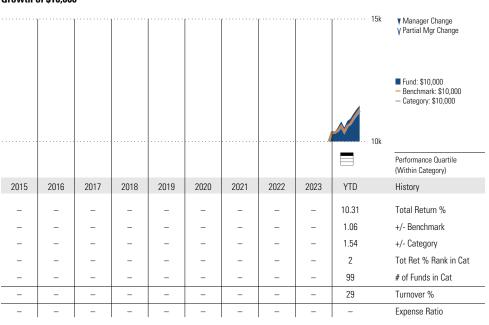
Morningstar Investment Management LLC Analysis

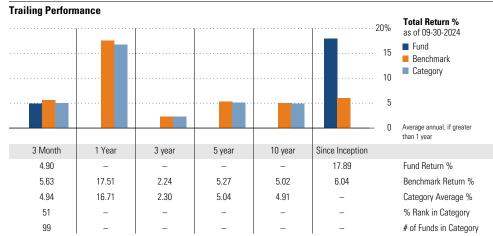
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

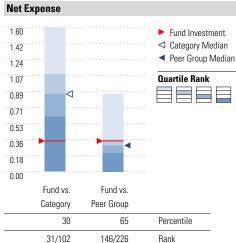
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	_	0.24
Beta	-	-	0.92
R-Squared	-	-	98.03
Standard Deviation	-	9.86	9.19
Sharpe Ratio	-	-0.12	-0.12
Tracking Error	-	-	1.51
Information Ratio	-	-	0.13
Up Capture Ratio	-	_	93.76
Down Capture Ratio	-	-	92.09

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.39	22.04	21.76
Price/Book Ratio	3.08	2.93	3.05
Avg Eff Duration	5.08	-	5.14



T. Rowe Price Retirement 2010 I TRPUX

Morningstar Category Target-Date 2000-2010 **Morningstar Index** Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Large

Mid



Style Breakdown

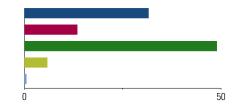


Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.44	4.06
Cash	5.75	4.64
Bonds	48.89	56.11
Non-US Stocks	13.39	11.66
US Stocks	31.53	23.54
Asset Class	Net %	Cat%

361	ctor Weighting as of 09-	30-2024			_
		Fund	Bmark	Cat	Fund Benchmark Category Average
Ն	Cyclical	33.34	36.70	32.65	
•	Basic Materials	5.19	3.76	4.61	
A	Consumer Cyclical	9.08	10.02	9.13	
_	Financial Services	14.36	14.40	15.33	
ŧ	Real Estate	4.71	8.52	3.58	
M	Sensitive	45.39	44.34	46.04	
	Communication Services	6.08	6.56	6.60	
0	Energy	5.61	3.82	5.52	
Ģ	Industrials	10.36	10.64	10.90	
	Technology	23.34	23.32	23.02	
→	Defensive	21.27	18.96	21.31	
	Consumer Defensive	5.75	5.64	6.23	
٠	Healthcare	13.35	10.53	12.26	
•	Utilities	2.17	2.79	2.82	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① T. Rowe Price Ltd Dur Infl Focus Bd 7	_	15.42	15.42	_	_
⊕ T. Rowe Price New Income Z	_	14.98	30.40	_	_
	_	6.78	37.18	_	_
	_	6.17	43.35	_	_
	-	5.22	48.57	-	-
─ T. Rowe Price Hedged Equity Z	_	4.66	53.23	_	_
	_	4.43	57.66	_	_
	_	3.98	61.64	_	_
	_	3.44	65.08	_	_
	_	3.36	68.43	_	_

Total Holdings 28

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



T. Rowe Price Retirement 2015 I TRUBX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.35 is 37.5% lower than the Target-Date 2015 category average.

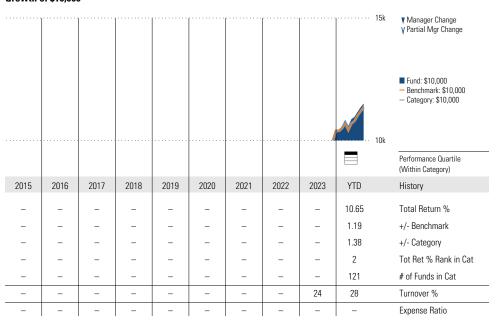
Morningstar Investment Management LLC Analysis

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.

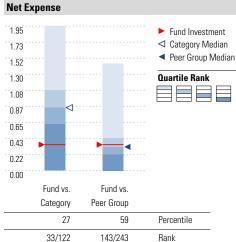
ESG Metrics

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

Growth of \$10,000

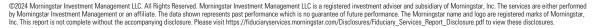






3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	0.77
Beta	_	_	0.91
R-Squared	_	_	98.48
Standard Deviation	_	10.87	9.93
Sharpe Ratio	_	-0.13	-0.09
Tracking Error	_	_	1.62
Information Ratio	_	_	0.42
Up Capture Ratio	_	_	93.92
Down Capture Ratio	_	_	89.01

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.42	21.84	21.67
Price/Book Ratio	3.09	2.89	3.03
Avg Eff Duration	5.16	-	5.05



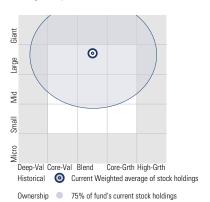


T. Rowe Price Retirement 2015 I TRUBX

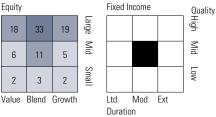
Morningstar Index Morningstar Lifetime Mod 2015 TR USD **Morningstar Category** Target-Date 2015

Style Analysis as of 09-30-2024

Morningstar Style Box™

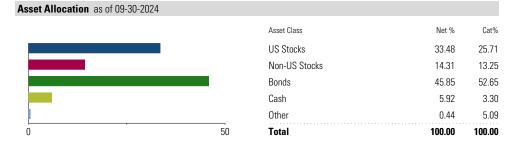


Style Breakdown



Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund		▼ Bend	chmark	[] Ca	ategory	Avera	ge	
÷	Cyclical	33.29	36.86	32.76								0	
ì.	Basic Materials	5.15	3.83	4.60		i)							
•	Consumer Cyclical	9.10	10.07	9.44									
3	Financial Services	14.36	14.55	15.38									
à	Real Estate	4.68	8.41	3.34			*						
ψľ	Sensitive	45.43	44.16	46.39									
	Communication Services	6.10	6.51	6.69									
)	Energy	5.58	3.83	5.30									
ř	Industrials	10.35	10.74	11.08									
1	Technology	23.40	23.08	23.32									
+	Defensive	21.28	18.98	20.86									
Ţ	Consumer Defensive	5.75	5.66	5.97									
ì	Healthcare	13.34	10.52	12.16									
1	Utilities	2.19	2.80	2.73									

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	14.57	14.57	_	_
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	13.42	27.99	-	-
	_	7.22	35.21	_	-
	-	6.55	41.76	-	-
	-	5.07	46.83	-	-
	_	4.96	51.79	_	_
	-	4.81	56.59	-	-
	-	4.71	61.31	_	-
	-	3.63	64.93	_	-
	-	3.48	68.41	_	-

Total Holdings 33



T. Rowe Price Retirement 2020 I TRDBX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.37 is
 31.48% lower than the Target-Date 2020 category average.

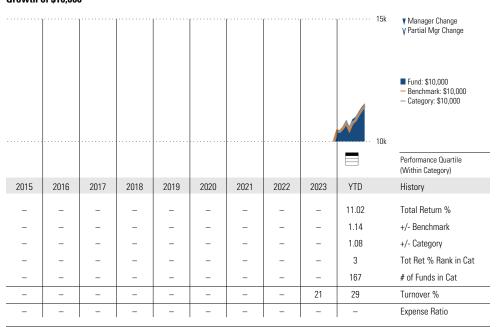
Morningstar Investment Management LLC Analysis

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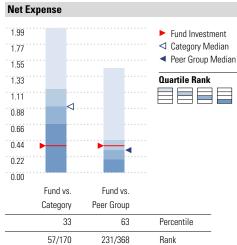
ESG Metrics

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

Growth of \$10,000



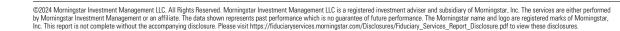




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-	-	1.08
Beta	-	-	0.89
R-Squared	-	-	98.59
Standard Deviation	-	11.83	10.58
Sharpe Ratio	-	-0.12	-0.05
Tracking Error	-	-	1.91
Information Ratio	-	-	0.52
Up Capture Ratio	-	-	93.13
Down Capture Ratio	_	-	86.75

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.42	21.64	21.65
Price/Book Ratio	3.09	2.85	2.92
Avg Eff Duration	5.26	-	5.15



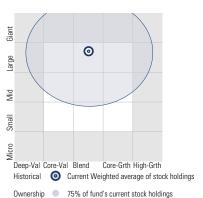


T. Rowe Price Retirement 2020 I TRDBX

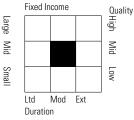
Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown



Weight %

>50 25-50 10-25 0-10

Value Blend Growth



		Fund	Bmark	Cat	Fun	t	▼ Ben	chmark	(] Ca	ategory	Avera	ge		
ŀ	Cyclical	33.31	36.89	34.82										
A.	Basic Materials	5.17	3.90	3.96										
4	Consumer Cyclical	9.10	10.12	9.96			= [
P	Financial Services	14.34	14.68	15.47				-						
b	Real Estate	4.70	8.19	5.43			1							
M	Sensitive	45.41	44.14	45.83										
d	Communication Services	6.09	6.49	7.04										
ð	Energy	5.59	3.86	4.26										
¢	Industrials	10.33	10.87	10.57						_				
	Technology	23.40	22.92	23.96						•[]				
→	Defensive	21.27	18.97	19.35										
	Consumer Defensive	5.75	5.67	5.54										
٠	Healthcare	13.34	10.51	11.27										
?	Utilities	2.18	2.79	2.54		1								

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	14.09	14.09	_	_
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	11.44	25.53	-	-
	-	7.67	33.20	-	-
	-	6.97	40.18	_	_
	-	5.26	45.44	-	_
	-	5.04	50.48	_	_
	-	5.00	55.48	_	-
	_	4.95	60.42	_	-
	_	3.88	64.30	_	-
	_	3.68	67.97	_	_

Total Holdings 33



T. Rowe Price Retirement 2025 I TREHX

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.38 is 32.14% lower than the Target-Date 2025 category average.

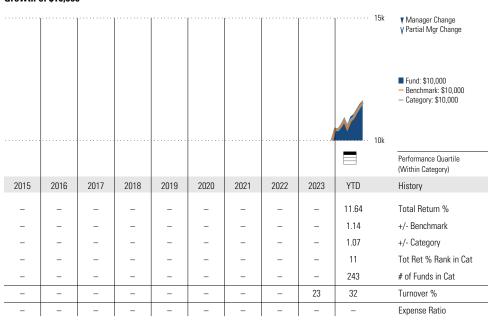
Morningstar Investment Management LLC Analysis

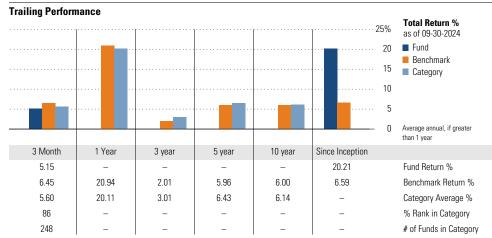
This fund passes all of Morningstar Investment
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qualitative perspective and, as a fiduciary, is comfortable
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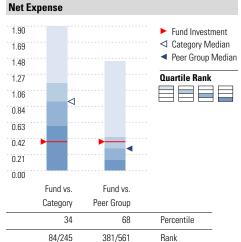
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	_	1.17
Beta	-	_	0.87
R-Squared	-	_	98.25
Standard Deviation	-	12.73	11.18
Sharpe Ratio	_	-0.08	-0.02
Tracking Error	-	_	2.23
Information Ratio	-	_	0.51
Up Capture Ratio	-	_	90.79
Down Capture Ratio	_	_	84.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.34	21.43	21.88
Price/Book Ratio	3.07	2.81	2.95
Avg Eff Duration	5.46	_	5.46



T. Rowe Price Retirement 2025 I TREHX

Morningstar Index Morningstar Lifetime Mod 2025 TR USD **Morningstar Category** Target-Date 2025

Style Analysis as of 09-30-2024

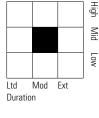
Morningstar Style Box™



Style Breakdown





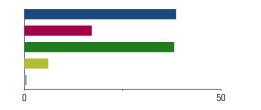


Quality

Fixed Income

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

Asset Allocation as of 09-30-2024



Asset Class	Net %	Cat%
US Stocks	38.51	27.74
Non-US Stocks	17.04	12.99
Bonds	38.02	43.82
Cash	5.97	2.61
Other	0.46	12.83
Total	100.00	100.00

Sector Weighting as of 09	-30-2024			
	Fund	Bmark	Cat	Fund Benchmark Category Average
⊌ Cyclical	33.37	36.90	34.52	
Basic Materials	5.17	3.98	3.83	
Consumer Cyclical	9.11	10.20	9.99	
Financial Services	14.40	14.86	15.16	
Real Estate	4.69	7.86	5.54	
✓ Sensitive	45.39	44.13	46.03	
Communication Services	6.08	6.48	7.08	
Energy	5.61	3.90	4.07	—
Industrials	10.39	10.99	10.46	
Technology	23.31	22.76	24.42	
→ Defensive	21.25	18.98	19.46	
Consumer Defensive	5.73	5.67	5.59	
Healthcare	13.35	10.50	11.16	
Utilities	2.17	2.81	2.71	
				0% 5 10 15 20 25 30 35 40 45

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	13.09	13.09	_	_
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	-	9.11	22.19	_	_
→ T. Rowe Price Value Z	-	8.51	30.70	_	_
→ T. Rowe Price Growth Stock Z	-	7.75	38.45	_	_
⇒ T. Rowe Price Equity Index 500 Z	-	5.59	44.04	_	-
	_	5.52	49.55	_	_
	-	5.20	54.75	_	_
⊕ T. Rowe Price Intl Bd (USD Hdgd) Z	-	4.57	59.32	_	_
→ T. Rowe Price Overseas Stock Z	-	4.34	63.66	_	_
→ T. Rowe Price International Value Eq Z	_	4.13	67.79	_	_

Total Holdings 33



T. Rowe Price Retirement 2030 I TRFHX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.4 is 31.03% lower than the Target-Date 2030 category average.

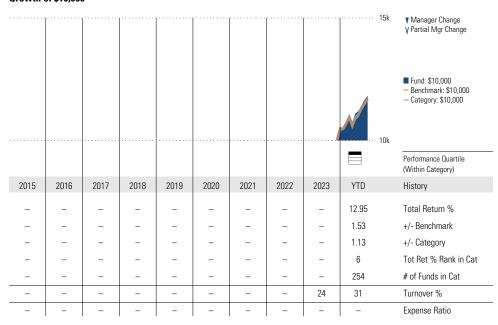
Morningstar Investment Management LLC Analysis

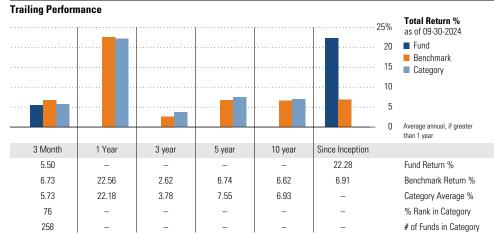
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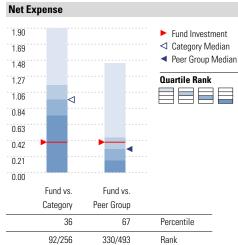
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	-	1.32
Beta	-	-	0.90
R-Squared	_	_	98.45
Standard Deviation	_	13.64	12.42
Sharpe Ratio	-	-0.02	0.06
Tracking Error	_	_	2.05
Information Ratio	_	_	0.64
Up Capture Ratio	_	_	94.25
Down Capture Ratio	-	-	87.55

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.16	21.22	22.01
Price/Book Ratio	3.03	2.77	3.08
Avg Eff Duration	6.00	_	5.81



T. Rowe Price Retirement 2030 I TRFHX

Morningstar Category Target-Date 2030 **Morningstar Index** Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



O Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Asset Class Net % Cat% US Stocks 45.23 34.63 Non-US Stocks 20.96 15.60 Bonds 28.26 31.97 Cash 5.07 1.84 Other 0.49 15.95 Total 100.00 100.00

re-Val B	lend (Core-Grth I	Hiah-Grtl	h				Fund	Bmark	Cat	Fund	Benchmar	k [] (Category Averaç	ge .			
		hted avera			ngs		Cyclical	33.52	36.82	32.58								
759	% of fund's	s current s	stock hole	dings		A	Basic Materials	5.23	4.07	3.81								
						A	Consumer Cyclical	9.12	10.26	10.16								
						•	Financial Services	14.48	15.03	15.18								
down						仓	Real Estate	4.69	7.46	3.43								
	_	Fixed Ir	ncome		Quality	W	Sensitive	45.24	44.14	47.10]
19	Large				High '		Communication Services	6.02	6.48	7.24								
	Mid				Mid	8	Energy	5.67	3.92	4.11								
6	<u>e</u> .				Ġ.	₽	Industrials	10.56	11.12	10.78								
2	Small				Low		Technology	22.99	22.62	24.97				Ò				
						→	Defensive	21.23	19.04	20.31								
Growt	h	Ltd Duratio		Ext		E	Consumer Defensive	5.70	5.70	5.70								
		Duratio	JII				Healthcare	13.41	10.52	11.83								
-25 0-10							Utilities	2.12	2.82	2.78								
20 0 10											0%	5 10 15	20	25 30	35	40	45	50

50

Style Breakdown



Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price New Income Z	_	10.90	10.90	_	_
	-	10.61	21.51	_	-
	-	9.68	31.20	_	-
☐ T. Rowe Price Equity Index 500 Z	-	6.98	38.18	_	-
	-	6.90	45.08	_	_
	_	5.39	50.47	_	_
	-	5.08	55.55	_	-
	_	4.64	60.19	_	_
	_	4.59	64.78	_	-
⊕ T. Rowe Price Ltd Dur Infl Focus Bd Z	_	4.29	69.07	_	_

Total Holdings 33



T. Rowe Price Retirement 2035 I TRFJX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.42 is 27.59% lower than the Target-Date 2035 category average.

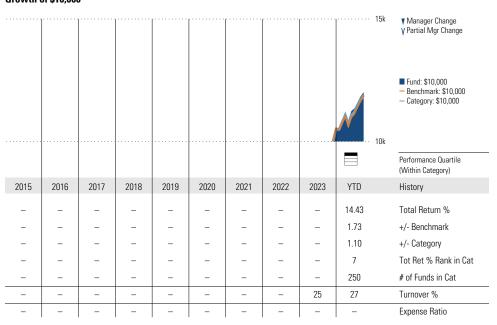
Morningstar Investment Management LLC Analysis

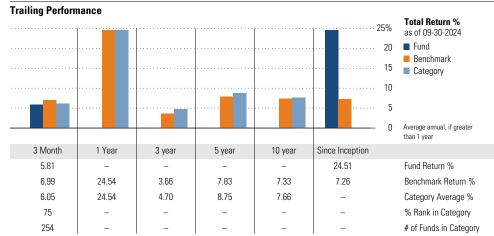
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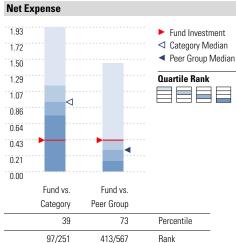
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	-	1.24
Beta	-	-	0.94
R-Squared	-	-	98.44
Standard Deviation	-	14.56	13.75
Sharpe Ratio	-	0.06	0.13
Tracking Error	-	-	1.96
Information Ratio	-	-	0.59
Up Capture Ratio	-	-	97.03
Down Capture Ratio	-	-	91.26

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.02	21.00	21.82
Price/Book Ratio	2.99	2.74	3.01
Avg Eff Duration	6.76	_	6.45

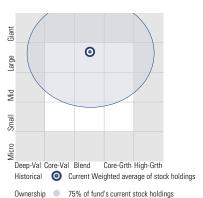


T. Rowe Price Retirement 2035 I TRFJX

Morningstar Index Morningstar Lifetime Mod 2035 TR USD **Morningstar Category** Target-Date 2035

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity 18 32



Value Blend Growth

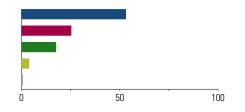
High MidLow Mod Ltd Duration

Quality

Fixed Income

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





Total	100.00	100.00
Other	0.50	15.37
Cash	3.78	2.21
Bonds	17.47	23.01
Non-US Stocks	25.21	18.56
US Stocks	53.03	40.86
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	4	▼ Ben	chmark	, I r	tonon	Avera	nο			
ղ,	0				I uii	u ·	Dell	Lilliair	. [] 00	ategory	Aveia	ge ■n :			
_	Cyclical	33.66	36.71	33.22		, y :	1		1		1	- U			
A.	Basic Materials	5.29	4.15	3.75											
A	Consumer Cyclical	9.11	10.34	10.24											
æ	Financial Services	14.54	15.22	15.16											
fi	Real Estate	4.72	7.00	4.07			'								
W	Sensitive	45.14	44.21	46.65											
d	Communication Services	5.97	6.48	7.19]								
•	Energy	5.73	3.97	4.07											
Ф	Industrials	10.69	11.26	10.70											
	Technology	22.75	22.50	24.69											
-	Defensive	21.20	19.08	20.13											
=	Consumer Defensive	5.69	5.73	5.71											
+	Healthcare	13.43	10.52	11.64											
•	Utilities	2.08	2.83	2.78											
					0%	5	10	15	20	25	30	35	40	45	50

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
					-
T. Rowe Price Value Z	-	12.84	12.84	_	_
T. Rowe Price Growth Stock Z	-	11.82	24.66	_	_
€ T. Rowe Price Equity Index 500 Z	-	8.53	33.19	_	_
T. Rowe Price US Large-Cap Core Z	-	8.47	41.65	_	_
T. Rowe Price New Income Z	-	7.86	49.51	_	-
T. Rowe Price Overseas Stock Z	_	6.47	55.97	_	_
T. Rowe Price International Value Eq Z	_	6.17	62.14	_	_
T. Rowe Price International Stock Z	_	5.67	67.81	_	_
	_	5.37	73.18	_	_
Ð T. Rowe Price US Trs Long-Term Idx Z	_	3.15	76.33	_	_

Total Holdings 31



T. Rowe Price Retirement 2040 I TRHDX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.43 is 28.33% lower than the Target-Date 2040 category average.

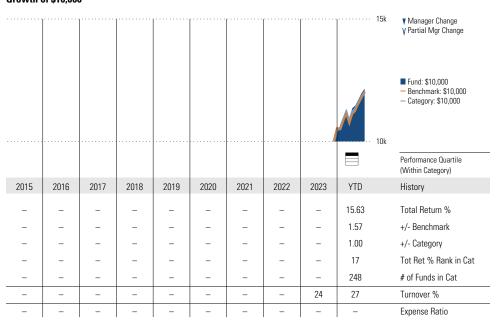
Morningstar Investment Management LLC Analysis

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

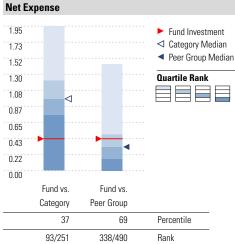
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	_	_	0.93
Beta	_	-	0.96
R-Squared	-	-	98.37
Standard Deviation	-	15.37	14.81
Sharpe Ratio	-	0.13	0.19
Tracking Error	-	-	2.07
Information Ratio	-	-	0.40
Up Capture Ratio	-	-	97.87
Down Capture Ratio	-	_	93.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.05	20.79	21.69
Price/Book Ratio	3.00	2.70	3.00
Avg Eff Duration	6.86	-	7.09



T. Rowe Price Retirement 2040 I TRHDX

Quality High MidLow

Morningstar Index Morningstar Lifetime Mod 2040 TR USD **Morningstar Category** Target-Date 2040

Style Analysis as of 09-30-2024

Morningstar Style Box™



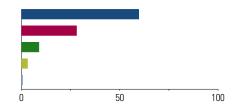
Style Breakdown

Equity				Fixed	Income
18	32	19	Large		
6	12	6	Mid		
2	3	2	Small		
Value	Blend	Growth		Ltd	Mod

Duration

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

Asset Allocation as of 09-30-2024





	Fund	Bmark	Cat	Fund	•	Bench	mark	[] Ca	ategory	Avera	ge
Cyclical	33.65	36.68	33.22								
Basic Materials	5.29	4.25	3.76								
Consumer Cyclical	9.12	10.42	10.28								
Financial Services	14.52	15.39	15.31								
Real Estate	4.72	6.62	3.87		'						
Sensitive	45.16	44.22	46.67								
Communication Services	5.98	6.47	7.16								
Energy	5.73	4.00	4.15								
Industrials	10.67	11.39	10.85						_		
Technology	22.78	22.36	24.51					_			
Defensive	21.18	19.12	20.10								
Consumer Defensive	5.68	5.76	5.62								
Healthcare	13.43	10.52	11.78								
Utilities	2.07	2.84	2.70								

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ T. Rowe Price Value Z	_	14.36	14.36	_	_
T. Rowe Price Growth Stock Z	-	13.25	27.61	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	9.57	37.18	_	_
→ T. Rowe Price US Large-Cap Core Z	-	9.49	46.67	_	_
→ T. Rowe Price Overseas Stock Z	-	7.14	53.81	_	-
∃ T. Rowe Price International Value Eq Z	_	6.89	60.70	_	_
T. Rowe Price International Stock Z	-	6.31	67.02	_	_
⊕ T. Rowe Price Real Assets Z	-	6.00	73.02	_	_
⊕ T. Rowe Price New Income Z	-	3.94	76.96	_	_
T. Rowe Price Mid-Cap Growth Z	_	3.41	80.37	_	_

Total Holdings 30



T. Rowe Price Retirement 2045 I TRIKX

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.44 is
 26.67% lower than the Target-Date 2045 category average.

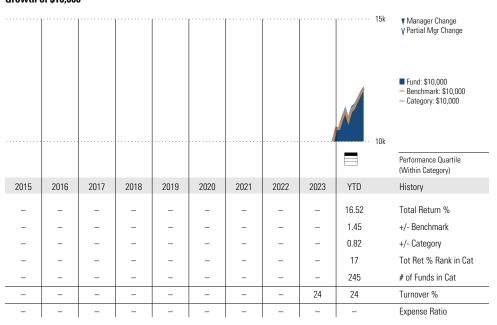
Morningstar Investment Management LLC Analysis

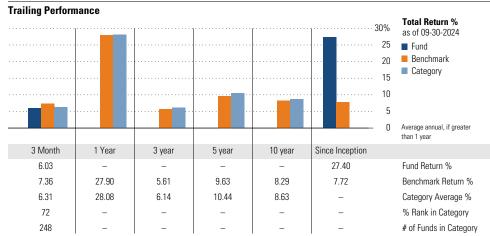
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qualitative perspective and, as a fiduciary, is comfortable
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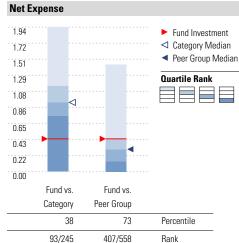
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	0.68
Beta	_	_	0.97
R-Squared	_	_	98.31
Standard Deviation	_	15.95	15.58
Sharpe Ratio	_	0.18	0.22
Tracking Error	_	_	2.11
Information Ratio	_	_	0.26
Up Capture Ratio	_	_	98.55
Down Capture Ratio	_	_	95.74

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.05	20.61	21.42
Price/Book Ratio	3.00	2.67	2.90
Avg Eff Duration	6.85	-	7.94

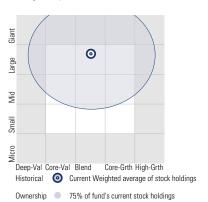


T. Rowe Price Retirement 2045 I TRIKX

Morningstar Index Morningstar Lifetime Mod 2045 TR USD **Morningstar Category** Target-Date 2045

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Fauity

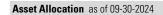
Weight %

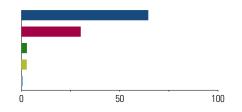
Equity				Fixed	Income		Quality
18	32	19	Large				High
6	12	6	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Fixed Income

Duration

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.52	11.44
Cash	2.52	0.78
Bonds	2.59	8.96
Non-US Stocks	30.00	27.17
US Stocks	64.37	51.65
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bend	hmark] Ca	ategory	Avera	ge	
Ն	Cyclical	33.64	36.75	33.94									
	Basic Materials	5.29	4.32	3.97									
•	Consumer Cyclical	9.11	10.48	10.30			[
÷	Financial Services	14.51	15.53	15.56									
æ	Real Estate	4.73	6.42	4.11) '							
₩.	Sensitive	45.17	44.16	46.37									
	Communication Services	5.99	6.45	7.14									
ð	Energy	5.73	4.03	4.16									
Ф	Industrials	10.66	11.49	10.94						_			
	Technology	22.79	22.19	24.13									
→	Defensive	21.19	19.11	19.69									
Ħ	Consumer Defensive	5.69	5.77	5.68									
+	Healthcare	13.42	10.50	11.38									
•	Utilities	2.08	2.84	2.63									

A.I	M	0/ 11 . 1	0 1 :: 2/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price Value Z	_	15.46	15.46	_	_
T. Rowe Price Growth Stock Z	-	14.25	29.71	-	_
T. Rowe Price Equity Index 500 Z	-	10.29	39.99	-	_
T. Rowe Price US Large-Cap Core Z	-	10.15	50.14	-	_
T. Rowe Price Overseas Stock Z	-	7.60	57.74	-	-
T. Rowe Price International Value Eq Z	_	7.40	65.14	_	_
T. Rowe Price International Stock Z	-	6.79	71.92	_	_
T. Rowe Price Real Assets Z	-	6.47	78.39	_	_
T. Rowe Price Mid-Cap Growth Z	-	3.66	82.06	_	_
T. Rowe Price Mid-Cap Value Z	_	3.46	85.52	_	_

Total Holdings 27



T. Rowe Price Retirement 2050 I TRJLX

Morningstar Category Target-Date 2050 Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.45 is 26.23% lower than the Target-Date 2050 category average.

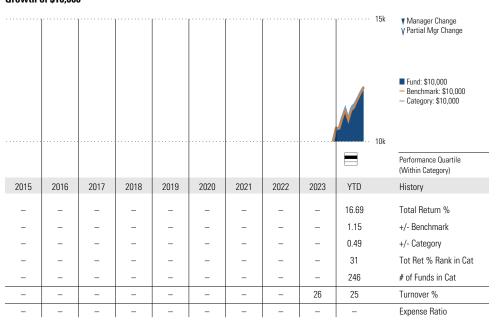
Morningstar Investment Management LLC Analysis

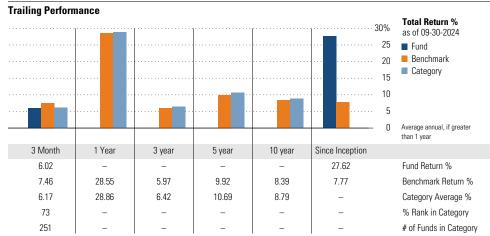
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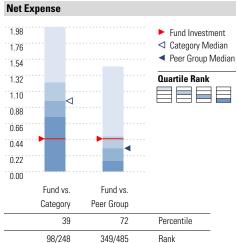
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-	-	0.58
Beta	-	-	0.98
R-Squared	-	-	98.21
Standard Deviation	-	16.21	15.99
Sharpe Ratio	-	0.20	0.23
Tracking Error	_	-	2.18
Information Ratio	-	-	0.21
Up Capture Ratio	-	_	99.18
Down Capture Ratio	-	_	96.89

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.06	20.44	21.41
Price/Book Ratio	3.00	2.63	2.91
Avg Eff Duration	4.47	-	7.99

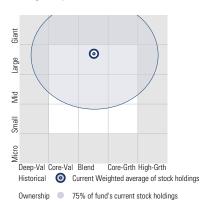


T. Rowe Price Retirement 2050 I TRJLX

Morningstar Index Morningstar Lifetime Mod 2050 TR USD **Morningstar Category** Target-Date 2050

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Mod

Quality High MidLow

Style Breakdown

Equity

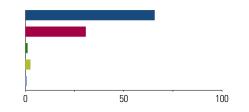
18	32	19	Large
6	12	6	Mid
2	3	2	Small

Value Blend Growth

>50 25-50 10-25 0-10

Ltd Duration Weight %

Asset Allocation as of 09-30-2024



Total	100 00	100 00
Other	0.53	10.24
Cash	2.40	0.64
Bonds	0.94	5.97
Non-US Stocks	30.54	28.46
US Stocks	65.61	54.68
Asset Class	Net %	Cat%

Sec	tor Weighting as of 09-	30-2024													
		Fund	Bmark	Cat	Fund	,	Bend	chmark	[] Ca	ategory	Avera	ge ,	,		
Դ	Cyclical	33.65	36.90	33.97											
A.	Basic Materials	5.30	4.38	3.96											
A	Consumer Cyclical	9.12	10.51	10.32			I								
, f	Financial Services	14.50	15.64	15.67											
fi	Real Estate	4.73	6.37	4.02											
W	Sensitive	45.16	44.01	46.38											
ď	Communication Services	5.98	6.42	7.13											
ð	Energy	5.73	4.04	4.18											
Ф	Industrials	10.66	11.57	11.02											
	Technology	22.79	21.98	24.05											
→	Defensive	21.18	19.09	19.64											
	Consumer Defensive	5.68	5.77	5.64		[]									
٠	Healthcare	13.42	10.47	11.41											
•	Utilities	2.08	2.85	2.59											
					0%	5	10	15	20	25	30	35	40	45	_

Fop 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
T. Rowe Price Value Z	_	15.75	15.75	_	_
T. Rowe Price Growth Stock Z	-	14.51	30.26	_	_
T. Rowe Price Equity Index 500 Z	-	10.41	40.67	_	_
T. Rowe Price US Large-Cap Core Z	-	10.31	50.98	_	_
T. Rowe Price Overseas Stock Z	-	7.74	58.72	_	-
T. Rowe Price International Value Eq Z	_	7.53	66.25	_	_
T. Rowe Price International Stock Z	-	6.91	73.17	_	_
T. Rowe Price Real Assets Z	-	6.59	79.76	_	_
T. Rowe Price Mid-Cap Growth Z	_	3.73	83.49	_	_
T. Rowe Price Mid-Cap Value Z	_	3.52	87.01	_	_

Total Holdings 27

T. Rowe Price Retirement 2055 I TRJMX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015 Kimberly DeDominicis since 10-2019 Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.46 is 24.59% lower than the Target-Date 2055 category average.

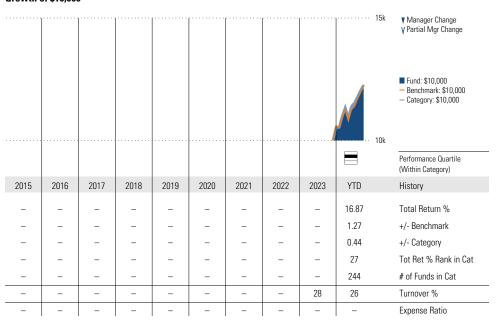
Morningstar Investment Management LLC Analysis

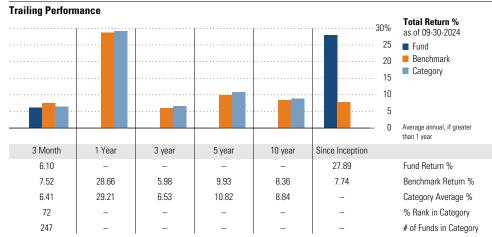
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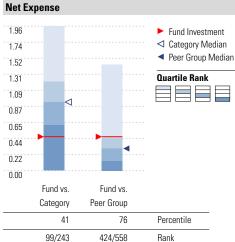
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	0.69
Beta	_	_	0.98
R-Squared	_	_	98.17
Standard Deviation	_	16.29	16.14
Sharpe Ratio	_	0.20	0.24
Tracking Error	_	_	2.21
Information Ratio	_	_	0.25
Up Capture Ratio	-	_	99.89
Down Capture Ratio	_	_	97.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.06	20.29	21.35
Price/Book Ratio	3.00	2.60	2.88
Avg Eff Duration	4.28	-	9.27



T. Rowe Price Retirement 2055 I TRJMX

Morningstar Index Morningstar Lifetime Mod 2055 TR USD **Morningstar Category** Target-Date 2055

Net %

66.15

30.75

Cat%

54.28

27.77

45

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity 19 18 32

6 12 6 2 3 2

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

Large

Mid

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

	l I				Bonds Cash					0.88 1.68	5.49 0.68
					Other					0.53	11.80
0	. 5	0		100	Total					100.00	100.00
Sec	ctor Weighting as of 09	9-30-2024									
		Fund	Bmark	Cat	Fund	▼ Benchmai	k [] Cat	egory A	verage	_	
<u></u>	Cyclical	33.63	37.14	34.12							
A	Basic Materials	5.29	4.44	4.02							
A	Consumer Cyclical	9.11	10.53	10.36							
Ę	Financial Services	14.51	15.74	15.55							
俞	Real Estate	4.72	6.43	4.19		'					
W	Sensitive	45.18	43.84	46.34							
d	Communication Services	5.99	6.39	7.12							
•	Energy	5.73	4.06	4.11							
Ф	Industrials	10.66	11.64	11.05							

Asset Class

US Stocks

Non-US Stocks

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.89	15.89	-	_
⊕ T. Rowe Price Growth Stock Z	-	14.56	30.45	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	10.35	40.81	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	10.27	51.08	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.80	58.88	_	-
① T. Rowe Price International Value Eq Z	_	7.56	66.45	_	_
⊕ T. Rowe Price International Stock Z	-	6.98	73.42	_	_
⊕ T. Rowe Price Real Assets Z	-	6.64	80.06	_	_
① T. Rowe Price Mid-Cap Growth Z	_	3.76	83.82	_	_
① T. Rowe Price Mid-Cap Value Z	_	3.54	87.36	_	_

22.80

21.20

5.69

13.43

2.08

21.75

19.02

5.76

10.41

2.85

24.06

19.54

5.67

11.27

2.60

10 15 25

Asset Allocation as of 09-30-2024

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

Total Holdings 27



T. Rowe Price Retirement 2060 I TRLNX

Morningstar Category Target-Date 2060 Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Wyatt Lee since 08-2015
Kimberly DeDominicis since 10-2019
Andrew Jacobs van Merlen since 01-2020

Quantitative Screens

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

Management: The fund's management has been in place for 9.17 years.

Net Expense: The fund's expense ratio of 0.46 is 24.59% lower than the Target-Date 2060 category average.

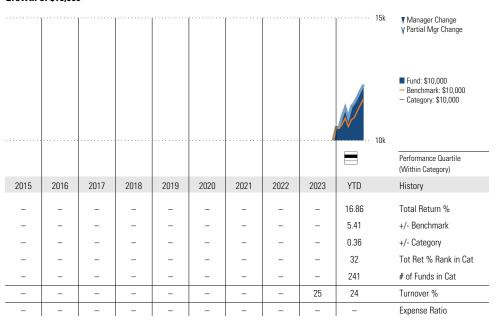
Morningstar Investment Management LLC Analysis

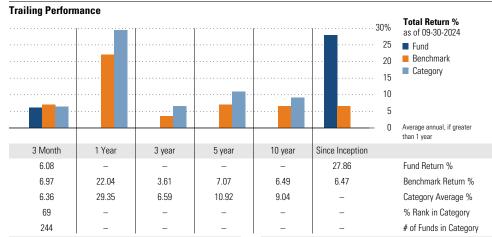
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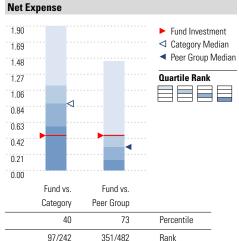
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	2.25
Beta	_	_	1.27
R-Squared	-	_	96.22
Standard Deviation	-	12.57	16.23
Sharpe Ratio	_	0.04	0.24
Tracking Error	_	_	4.60
Information Ratio	_	_	0.65
Up Capture Ratio	_	_	136.46
Down Capture Ratio	-	_	125.44

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.06	19.85	21.33
Price/Book Ratio	3.00	2.47	2.88
Avg Eff Duration	4.25	-	8.54



T. Rowe Price Retirement 2060 I TRLNX

Morningstar Category Morningstar Index Target-Date 2060

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™

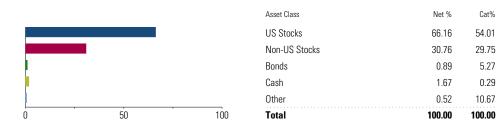




Equity				Fixed Ir	ncome		Quality
18	32	19	Large				High
6	12	6	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund		▼ Bend	chmark	[] C	ategory	Avera	ge	_	
÷	Cyclical	33.63	38.88	34.14										
ì.	Basic Materials	5.29	4.68	4.40										
•	Consumer Cyclical	9.12	10.74	10.10			= [] [*]							
<u></u>	Financial Services	14.50	16.71	15.69										
à	Real Estate	4.72	6.75	3.95		0 '								
ψľ	Sensitive	45.18	41.54	46.41									- ·	
	Communication Services	5.99	5.28	6.93										
)	Energy	5.73	4.30	4.61										
ř	Industrials	10.66	12.75	11.07				*						
1	Technology	22.80	19.21	23.80						■ []				
+	Defensive	21.19	19.59	19.46										
Ţ	Consumer Defensive	5.69	6.26	5.58			į							
1	Healthcare	13.42	9.96	11.51										
1	Utilities	2.08	3.37	2.37		'								

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.88	15.88	-	_
⊕ T. Rowe Price Growth Stock Z	-	14.57	30.45	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	10.35	40.80	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	10.22	51.02	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.79	58.81	_	-
⊕ T. Rowe Price International Value Eq Z	_	7.56	66.37	_	_
⊕ T. Rowe Price International Stock Z	-	6.99	73.36	_	_
⊕ T. Rowe Price Real Assets Z	-	6.64	80.00	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.77	83.77	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.53	87.30	_	_

Asset Allocation as of 09-30-2024

Total Holdings 27



T. Rowe Price Retirement 2065 I TRMOX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Kimberly DeDominicis since 10-2020 Wyatt Lee since 10-2020 Andrew Jacobs van Merlen since 10-2020

Quantitative Screens

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

Management: The fund's management has been in place for 3.97 years.

Net Expense: The fund's expense ratio of 0.46 is 22.03% lower than the Target-Date 2065+ category average.

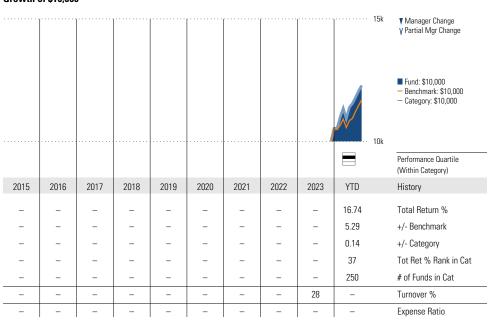
Morningstar Investment Management LLC Analysis

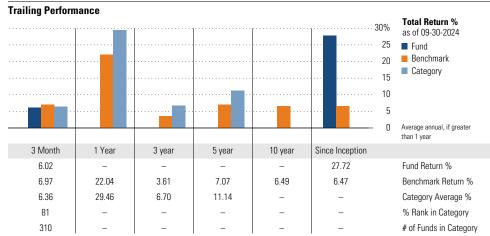
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

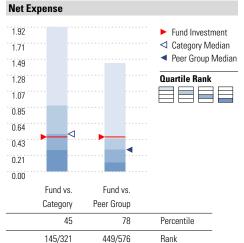
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	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			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.07	19.85	20.90
Price/Book Ratio	3.00	2.47	2.76
Avg Eff Duration	5.17	-	8.96



T. Rowe Price Retirement 2065 I TRMOX

Quality High

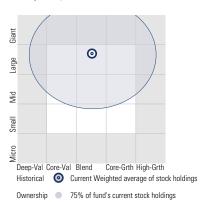
Mid Low

Morningstar Index **Morningstar Category** Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™





Equity				Fixed	Income	
18	32	19	Large			
6	12	6	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

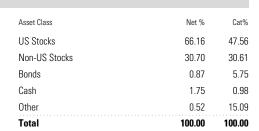
Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2024



		Fund	Bmark	Cat	Fun	d	▼ Ben	chmark	([] Ca	ategory	Averag	ge		
ŀ	Cyclical	33.61	38.88	34.36									T :	
A.	Basic Materials	5.29	4.68	4.44										
A	Consumer Cyclical	9.12	10.74	10.16										
P	Financial Services	14.48	16.71	15.60										
t	Real Estate	4.72	6.75	4.16		•) '								
MI	Sensitive	45.19	41.54	46.06										
d	Communication Services	6.00	5.28	6.97										
	Energy	5.72	4.30	4.36										
¢	Industrials	10.64	12.75	11.50				1						
	Technology	22.83	19.21	23.23										
→	Defensive	21.18	19.59	19.57										
	Consumer Defensive	5.68	6.26	5.73										
٠	Healthcare	13.43	9.96	11.41										
0	Utilities	2.07	3.37	2.43		'								

100

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Value Z	_	15.82	15.82	-	_
⊕ T. Rowe Price Growth Stock Z	-	14.63	30.44	_	_
⊕ T. Rowe Price Equity Index 500 Z	-	10.72	41.16	_	_
⊕ T. Rowe Price US Large-Cap Core Z	-	10.36	51.52	_	_
⊕ T. Rowe Price Overseas Stock Z	-	7.76	59.28	_	-
⊕ T. Rowe Price International Value Eq Z	_	7.57	66.85	_	_
⊕ T. Rowe Price International Stock Z	-	6.99	73.84	_	_
⊕ T. Rowe Price Real Assets Z	-	6.64	80.48	_	_
⊕ T. Rowe Price Mid-Cap Growth Z	-	3.76	84.24	_	_
⊕ T. Rowe Price Mid-Cap Value Z	_	3.48	87.72	_	_

Total Holdings 23



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.

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

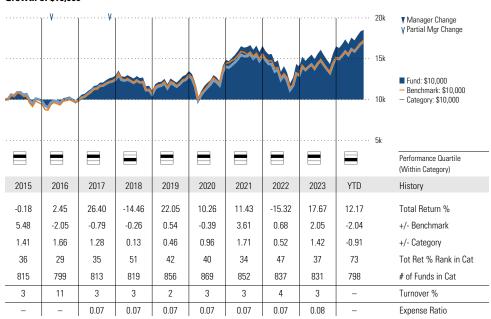
Morningstar Investment Management LLC Analysis

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.

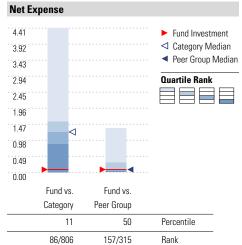
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.47	-	-0.05
Beta	1.09	-	1.02
R-Squared	96.32	-	92.90
Standard Deviation	18.07	16.34	17.33
Sharpe Ratio	0.14	0.10	0.10
Tracking Error	3.74	-	4.62
Information Ratio	0.18	-	0.00
Up Capture Ratio	115.38	-	105.97
Down Capture Ratio	114.59	-	107.27

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



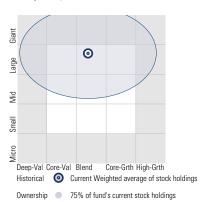
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

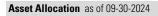
Equity

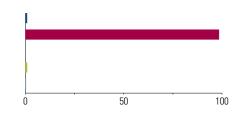
26	28	24	Large
6	7	5	Mid
2	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

		Fund	Bmark	Cat	Fund	١ ١	Bench	mark	Cate	gory Ave	erage		
_Մ	Cyclical	41.58	41.84	38.35									
å.	Basic Materials	7.62	7.13	6.28			ĺ						
A	Consumer Cyclical	10.15	10.56	10.23									
,	Financial Services	20.46	22.19	20.32						'			
fi	Real Estate	3.35	1.96	1.52									
W	Sensitive	37.25	38.31	39.09									
	Communication Services	4.22	6.08	5.08									
6	Energy	4.76	5.12	4.58									
Ф	Industrials	17.57	13.70	16.70			- :						
	Technology	10.70	13.41	12.73				0	į				
→	Defensive	21.16	19.84	22.55									
=	Consumer Defensive	7.14	7.14	7.90									
٠	Healthcare	11.04	9.63	12.14			<u> </u>						
•	Utilities	2.98	3.07	2.51									

World Regions % Equity 09-30-2024



	Fund %	Cat %	
Greater Asia	35.60	34.59	
Japan	21.38	18.85	
Australasia	7.05	4.68	
Asia-4 Tigers	6.99	6.46	
Asia-ex 4 Tigers	0.18	4.60	
Not Classified	0.00	0.00	

Americas	Fund % 10.70	Cat % 8.81	Greater Europe	Fund % 53.69	Cat % 56.59	Market Maturity	Fund %
North America	10.67	7.75	United Kingdom	12.16	13.90	Developed Markets	99.40
Central/Latin	0.03	1.06	W euro-ex UK	40.57	41.71	Emerging Markets	0.60
			Emrgng Europe Africa	0.37 0.59	0.12 0.86	Not Available	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

 \oplus Increase \ominus Decrease $\ref{eq:property}$ New to Portfolio



Vanguard Dividend Growth Inv VDIGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Peter Fisher since 07-2022

Quantitative Screens

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

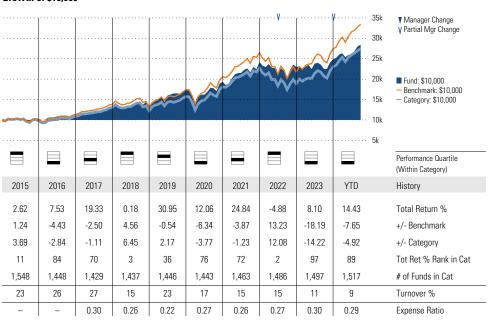
Morningstar Investment Management LLC Analysis

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

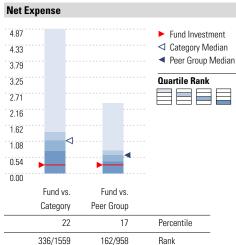
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Dividend Growth Inv VDIGX

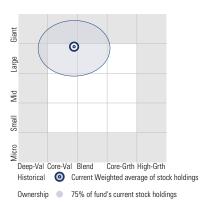
Morningstar Category Large Blend

Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

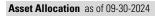
Equity

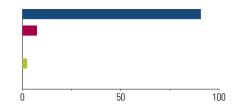
30	70	0	Large
0	0	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 53



Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth 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 Growth category's top three quartiles in 10 of the 10 years it's been in existence.

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

✓ Net Expense: The fund's expense ratio of 0.07 is 93.4% lower than the Mid-Cap Growth category average.

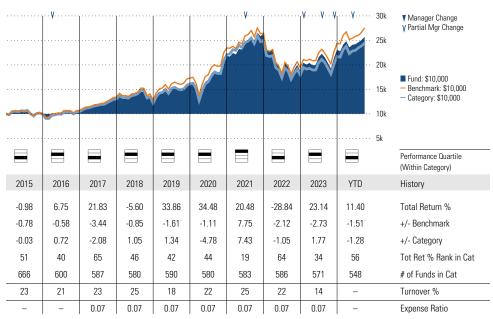
Morningstar Investment Management LLC Analysis

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

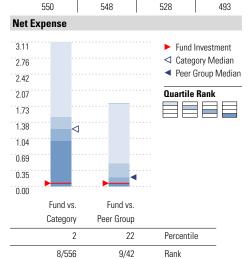
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % 6.25 26.00 1.70 11.19 10.58 12.47 6.54 29.33 2.32 11.48 11.30 11.06 Benchmark Return % 6 46 26 45 -n n4 10 48 10.35 Category Average % 51 50 39 35 46 % Rank in Category 389 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.56	_	-2.53
Beta	1.00	_	0.98
R-Squared	98.27	_	90.82
Standard Deviation	21.51	21.31	22.10
Sharpe Ratio	0.01	0.03	-0.08
Tracking Error	2.83	_	6.61
Information Ratio	-0.22	_	-0.59
Up Capture Ratio	101.97	_	94.64
Down Capture Ratio	104.14	_	104.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.72	31.89	33.60
Price/Book Ratio	5.66	8.97	5.72
Geom Avg Mkt Cap \$B	37.54	24.60	22.41
ROE	21.77	31.31	21.72



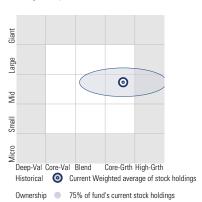
Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category Mid-Cap Growth

Morningstar Index Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

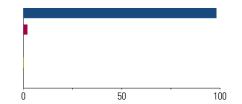
0	11	8	Large
4	32	45	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.50
Cash	0.08	1.54
Bonds	0.00	0.05
Non-US Stocks	1.85	4.14
US Stocks	98.07	93.78
Asset Class	Net %	Cat%

clical sic Materials summer Cyclical nancial Services al Estate	Fund 25.53 1.84 9.25 7.09 7.35	28.42 0.99 15.37 10.61 1.45	28.81 2.00 12.82 11.40	Fund	▼ Be	enchmark	[] Ca	tegory	/ Aver	age			
sic Materials insumer Cyclical nancial Services nal Estate	1.84 9.25 7.09 7.35	0.99 15.37 10.61	2.00 12.82 11.40			7		Ì					
nsumer Cyclical nancial Services nal Estate	9.25 7.09 7.35	15.37 10.61	12.82 11.40		- [T							
nancial Services val Estate	7.09 7.35	10.61	11.40	•									
al Estate	7.35				• 1								
		1.45											
nsitive			2.59										
	55.67	53.61	50.91	_									
mmunication Services	3.96	2.63	3.67										
ergy	4.45	3.89	2.99										
dustrials	19.77	16.38	17.78		- :								
chnology	27.49	30.71	26.47					ı [ˈ					
fensive	18.80	17.96	20.28										
nsumer Defensive	1.88	2.43	2.45										
ealthcare	13.17	13.79	16.95			[
	3.75	1.74	0.88										
c f	chnology censive sumer Defensive	hnology 27.49 ensive 18.80 asumer Defensive 1.88 althcare 13.17	hnology 27.49 30.71 ensive 18.80 17.96 asumer Defensive 1.88 2.43 althcare 13.17 13.79	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 isumer Defensive 1.88 2.43 2.45 althcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 issumer Defensive 1.88 2.43 2.45 elithcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 issumer Defensive 1.88 2.43 2.45 elthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 issumer Defensive 1.88 2.43 2.45 elthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 issumer Defensive 1.88 2.43 2.45 elthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 isumer Defensive 1.88 2.43 2.45 elthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 isumer Defensive 1.88 2.43 2.45 elthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 isumer Defensive 1.88 2.43 2.45 illthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 isumer Defensive 1.88 2.43 2.45 elthcare 13.17 13.79 16.95	hnology 27.49 30.71 26.47 ensive 18.80 17.96 20.28 sumer Defensive 1.88 2.43 2.45 lithcare 13.17 13.79 16.95

Nama	% Net Asset	Cumulative %	YTD Return %	Marningator Coator
Name	% Net Asset	Cumulative %	FID heturn %	Morningstar Sector
○ Constellation Energy Corp	2.19	2.19	_	Utilities
⊕ Amphenol Corp Class A	2.10	4.29	32.24	Technology
─ Welltower Inc	2.08	6.37	44.08	Real Estate
	2.03	8.40	41.08	Industrials
Palantir Technologies Inc Ordinary Shares - Class A	2.02	10.43	116.66	Technology
	2.00	12.43	44.55	Technology
⊖ Cintas Corp	1.89	14.32	37.35	Industrials
⊕ Realty Income Corp	1.48	15.79	14.07	Real Estate
⊕ Apollo Global Management Inc Class A	1.33	17.12	35.49	Financial Services
	1.31	18.44	52.38	Technology
⊕ DoorDash Inc Ordinary Shares - Class A	1.24	19.67	44.33	Communication Svc
	1.23	20.91	20.37	Industrials
	1.22	22.13	26.07	Industrials
○ Copart Inc	1.21	23.34	6.94	Industrials
	1.21	24.55	66.97	Technology

Total Holdings 143



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

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

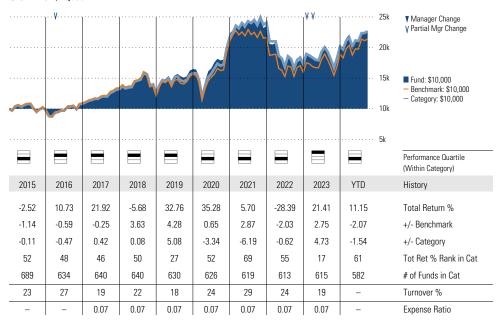
Morningstar Investment Management LLC Analysis

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

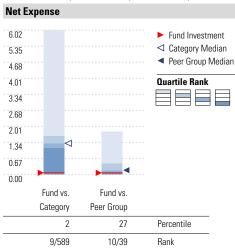
ESG Metrics

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

Growth of \$10,000



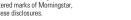
Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.07 25.73 -0.95 8.60 9.18 11.58 8.41 27.66 -0.35 8.82 8.95 9.53 Benchmark Return % 25 69 10 04 9 93 7 44 -1 41 Category Average % 62 50 56 71 63 % Rank in Category 587 582 558 530 407 # of Funds in Category



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

3-Year Kisk 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



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Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

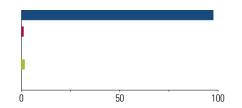
Equity

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

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

Sec	ctor Weighting as of 09-3	30-2024														
		Fund	Bmark	Cat	Fund		▼ Be	nchma	ırk [Cateo	jory Av	/erage				
Դ	Cyclical	26.12	22.41	25.06												
A.	Basic Materials	1.91	4.19	3.07		1										
Д	Consumer Cyclical	13.26	9.35	10.77			· [
,	Financial Services	5.42	7.23	8.75			[
fi	Real Estate	5.53	1.64	2.47												
W	Sensitive	52.82	47.63	50.15												
d	Communication Services	3.21	1.80	1.41												
•	Energy	5.18	3.35	3.70												
Ф	Industrials	18.95	20.63	21.13		Ė										
	Technology	25.48	21.85	23.91					•		1					
—	Defensive	21.05	29.95	24.80												
Ħ	Consumer Defensive	3.29	3.81	4.25												
+	Healthcare	17.20	25.54	19.87		Ė										
•	Utilities	0.56	0.60	0.68	ď											
					0%	5	10	15	20	25	30	35	40	45	50	55

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
	0.78	4.24	3.26	Technology
⊖ Lennox International Inc	0.73	4.97	35.79	Industrials
⊕ DraftKings Inc Ordinary Shares - Class A	0.68	5.66	11.21	Consumer Cyclical
	0.65	6.31	30.68	Technology
	0.65	6.95	16.63	Industrials
⊕ Entegris Inc	0.64	7.60	-5.83	Technology
⊕ Robinhood Markets Inc Class A	0.64	8.24	-	Financial Services
⊖ Liberty Formula One Group Registered Shs Series -C- Formula One	0.62	8.86	22.65	Communication Svc
	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



Removed

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

Western Asset Core Bond IS WACSX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.77 years.

Style Consistency is not calculated for Fixed Income funds.

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

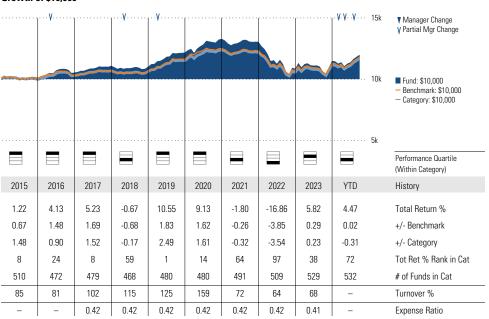
Morningstar Investment Management LLC Analysis

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

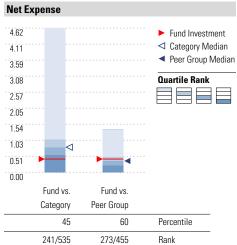
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 5.47 12.77 -2.82 -0.17 2.01 4.01 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % 5.05 11 56 -1 39 0.43 1 75 Category Average % 12 10 98 90 28 % Rank in Category 538 525 464 415 287 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.07	_	-0.09
Beta	1.22	-	0.98
R-Squared	98.96	-	98.10
Standard Deviation	9.37	7.63	7.55
Sharpe Ratio	-0.68	-0.66	-0.68
Tracking Error	1.94	_	0.96
Information Ratio	-0.74	_	-0.25
Up Capture Ratio	115.35	_	97.06
Down Capture Ratio	125.91	-	98.03

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

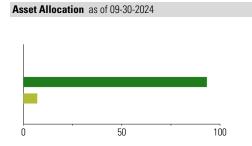


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Western Asset Core Bond IS WACSX

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







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

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

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

Total Holdings 2077

