Allspring International Equity R6 WFEHX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jonathan Drexel since 10-2023 Paige Henderson since 10-2023

Quantitative Screens

Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 6 of the 9 years it's been in existence.

- × *Management:* The fund's management team has been in place for less than three years.
- × Style: The fund has landed in its primary style box Large Value 38.71 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.8 is 16.67% lower than the Foreign Large Value category average.

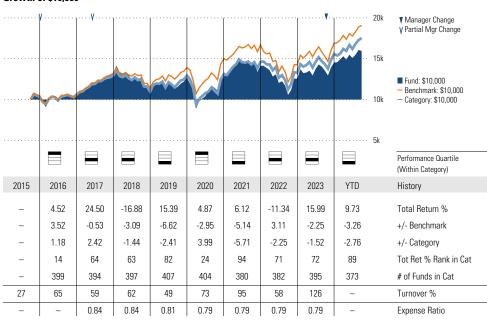
Morningstar Investment Management LLC Analysis

We are removing Allspring International Equity from fiduciary coverage after a stretch of weak performance and the sudden departure of managers Dale Winner and Venkateshwar Lal. The new managers, Paige Henderson and Jonathan Drexel, are experienced, but most of that experience is with a global dividend strategy, which had a significant U.S. exposure, so their experience running a pure international fund is limited. The strategy has also changed here, both in investment process and exposures. This is a new fund in many ways, and while it may prove to be reasonable, it will take time before we would be comfortable approving the fund in its new form.

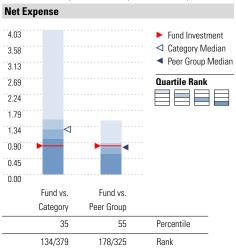
ESG Metrics

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

Growth of \$10,000







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

3-1 cai nisk ivietiics			
	Fund	Bmark	Cat
Alpha	-1.28	_	1.91
Beta	0.96	_	0.96
R-Squared	90.73	_	87.80
Standard Deviation	17.11	16.95	17.31
Sharpe Ratio	0.08	0.17	0.27
Tracking Error	5.25	_	6.14
Information Ratio	-0.31	_	0.28
Up Capture Ratio	90.30	_	97.85
Down Capture Ratio	95.39	_	90.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.27	15.74	11.98
Price/Book Ratio	2.38	1.84	1.28
Geom Avg Mkt Cap \$B	93.04	56.42	40.98
ROE	18.82	17.13	12.91



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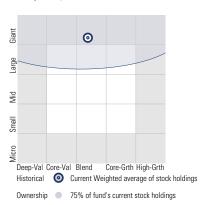
Allspring International Equity R6 WFEHX

Morningstar Category Foreign Large Value

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown Fauity

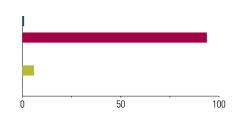
Lquity			
31	40	27	Large
0	2	0	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

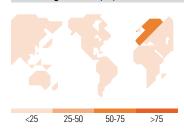






		Fund	Bmark	Cat	Fun	d	▼ Bench	nmark	Cate	gory Ave	erage	_	
Դ	Cyclical	33.17	39.38	42.29								<u>'</u>	
A.	Basic Materials	5.06	6.91	7.92									
A	Consumer Cyclical	10.74	10.01	9.73									
æ	Financial Services	17.37	20.12	23.40					ı '				
fi	Real Estate	0.00	2.34	1.24	10	'							
W	Sensitive	41.71	35.26	35.71									
	Communication Services	3.71	4.82	5.16		= [
•	Energy	5.73	3.65	8.16									
Ф	Industrials	21.11	17.08	14.61									
	Technology	11.16	9.71	7.78									
—	Defensive	25.12	25.36	21.99		•							
Ħ	Consumer Defensive	11.95	8.56	8.63									
+	Healthcare	12.06	13.56	9.57				l					
•	Utilities	1.11	3.24	3.79									

World Regions % Equity 09-30-2024



Greater Asia	Fund % 16.69	Cat % 29.86	
Japan	14.75	16.99	
Australasia	0.00	3.12	
Asia-4 Tigers	1.94	6.90	
Asia-ex 4 Tigers	0.00	2.85	
Not Classified	0.00	0.00	

Americas	Fund % 4.74	Cat % 8.38	Greater Europe	Fund % 78.58	Cat % 61.75	Market Maturity	Fund %
North America	4.74	7.35	United Kingdom	19.63	18.36	Developed Markets	100.00
Central/Latin	0.00	1.03	W euro-ex UK	58.44	42.51	Emerging Markets	0.00
			Emrgng Europe	0.00	0.17	Not Available	0.00
			Africa	0.51	0.71		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Lvmh Moet Hennessy Louis Vuitton SE	3.02	3.02	-5.13	Consumer Cyclical
BAE Systems PLC	2.95	5.97	13.10	Industrials
⊕ Rio Tinto PLC Registered Shares	2.94	8.91	-3.51	Basic Materials
SAP SE	2.94	11.85	48.12	Technology
Vinci SA	2.89	14.74	-4.66	Industrials
	2.84	17.58	23.80	Financial Services
Novartis AG Registered Shares	2.80	20.39	_	Healthcare
	2.78	23.17	28.49	Financial Services
⇒ AstraZeneca PLC	2.77	25.94	11.52	Healthcare
Siemens AG	2.71	28.65	9.49	Industrials

Total Holdings 10

Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category

Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Bryant VanCronkhite since 01-2009 James Tringas since 03-2009 Shane Zweck since 02-2019

Quantitative Screens

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

Management: The fund's management has been in place for 15.7 years.

Net Expense: The fund's expense ratio of 0.7 is 27.08% lower than the Mid-Cap Value category average.

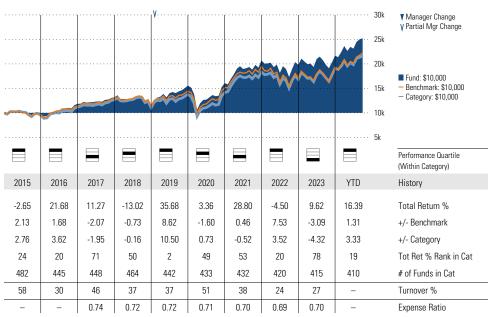
Morningstar Investment Management LLC Analysis

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

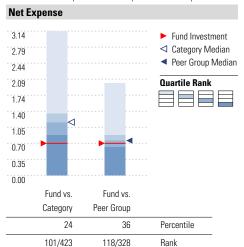
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000





3-Year Risk Metrics



• . • • • • • • • • • • • • • • • • • •			
	Fund	Bmark	Cat
Alpha	3.43	-	1.40
Beta	0.87	_	0.94
R-Squared	96.88	-	94.42
Standard Deviation	17.28	19.66	19.11
Sharpe Ratio	0.43	0.27	0.32
Tracking Error	4.04	-	4.72
Information Ratio	0.71	-	0.24
Up Capture Ratio	92.11	-	95.29
Down Capture Ratio	80.43	_	90.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.00	19.44	17.35
Price/Book Ratio	2.31	2.43	2.09
Geom Avg Mkt Cap \$B	20.35	20.46	16.28
ROE	14.08	15.17	14.21



Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category Mo ☐ Mid-Cap Value Rus

Morningstar Index

Russell Mid Cap Value TR USD

100.00

100.00

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

' '			
1	5	2	Large
23	36	6	Mid
6	19	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2024

Asset Class Net % Cat% US Stocks 92.97 90.84 Non-US Stocks 2.38 6.72 Bonds 0.00 0.02 Cash 4.66 2.29 Other 0.00 0.13

		Fund	Bmark	Cat	Fund	•	Bend	chmark	[] C	ategory	Averaç	ge	_	
b	Cyclical	47.50	41.94	40.22										
ė.	Basic Materials	6.81	5.50	5.13										
-	Consumer Cyclical	9.45	10.83	11.20										
ê	Financial Services	17.82	15.13	17.81					0					
b	Real Estate	13.42	10.48	6.08			:\							
NI	Sensitive	30.45	36.15	35.98								[0		
	Communication Services	0.00	3.22	2.76		_								
•	Energy	5.11	5.35	5.75				_						
Ģ	Industrials	18.05	15.79	16.36										
3	Technology	7.29	11.79	11.11			0							
→	Defensive	22.05	21.91	23.80		_								
Ę	Consumer Defensive	5.06	5.67	6.56										
ì	Healthcare	10.05	9.27	10.21										
?	Utilities	6.94	6.97	7.03										

100

Total

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Allspring Government MMkt Select	4.66	4.66	_	_
CBRE Group Inc Class A	4.02	8.68	33.72	Real Estate
Arch Capital Group Ltd	3.18	11.86	50.64	Financial Services
Keurig Dr Pepper Inc	3.06	14.92	15.11	Consumer Defensive
AerCap Holdings NV	3.04	17.95	28.12	Industrials
Allstate Corp	2.80	20.75	37.46	Financial Services
Ð Vulcan Materials Co	2.67	23.42	10.92	Basic Materials
€ Republic Services Inc	2.60	26.02	22.44	Industrials
L3Harris Technologies Inc	2.55	28.57	14.59	Industrials
American Electric Power Co Inc	2.49	31.06	29.57	Utilities

Total Holdings 10



American Century Ultra® R6 AULDX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 15.78 years.

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

Net Expense: The fund's expense ratio of 0.56 is 39.13% lower than the Large Growth category average.

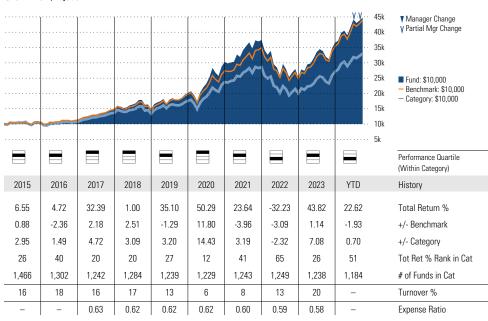
Morningstar Investment Management LLC Analysis

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

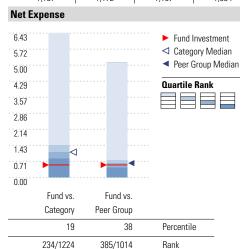
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % 45% as of 09-30-2024 ■ Fund 35 Benchmark Category 20 15 10 Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 1.40 40.09 8.90 19.97 16.71 16.90 3.19 42.19 12.02 19.74 16.52 12.29 Benchmark Return % 3 70 38.83 7 39 16 08 13 73 Category Average % 88 48 45 7 % Rank in Category 11 1.197 1.172 1.107 1.034 803 # of Funds in Category



3- Fear nisk Wietrics			
	Fund	Bmark	Cat
Alpha	-3.51	-	-4.22
Beta	1.07	-	0.99
R-Squared	98.78	_	92.51
Standard Deviation	22.54	20.85	21.45
Sharpe Ratio	0.32	0.47	0.27
Tracking Error	2.93	_	5.84
Information Ratio	-1.07	_	-0.84
Up Capture Ratio	100.90	_	91.00
Down Capture Ratio	112.24	_	105.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.89	36.55	35.39
Price/Book Ratio	9.78	12.14	9.26
Geom Avg Mkt Cap \$B	557.84	675.16	541.50
ROE	43.04	44.40	41.06



American Century Ultra® R6 AULDX

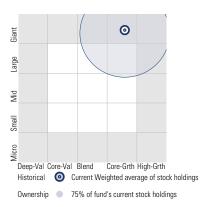
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

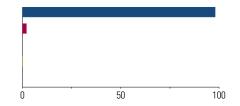
5	44	34	Large
0	3	13	Mid
0	1	0	Small

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

		Fund	Bmark	Cat	Fund	▼ B	enchm <u>a</u>	rk] Cat	egon	γ Ανε	erage			
ŀ	Cyclical	21.09	21.25	23.66											
ė.	Basic Materials	0.86	0.63	1.15											
A	Consumer Cyclical	13.28	14.03	13.31		[
æ	Financial Services	6.95	6.00	8.36											
ŵ	Real Estate	0.00	0.59	0.84	ij										
W	Sensitive	66.23	67.12	61.28											
	Communication Services	13.75	12.80	12.34											
•	Energy	1.12	0.40	0.83	0										
Ф	Industrials	3.35	3.49	6.11											
П	Technology	48.01	50.43	42.00									u'		
—	Defensive	12.67	11.63	15.05											
Ħ	Consumer Defensive	2.87	3.63	2.72		_									
+	Healthcare	9.80	7.78	11.85											
•	Utilities	0.00	0.22	0.48	Ö										

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

Total Holdings 66



American Funds 2010 Trgt Date Retire R6 RFTTX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

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

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

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

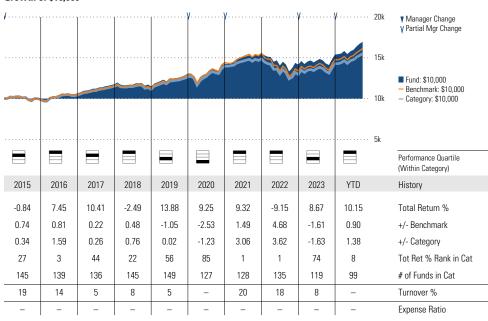
Morningstar Investment Management LLC Analysis

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

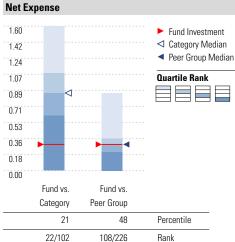
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







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

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

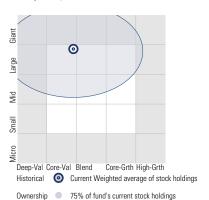


American Funds 2010 Trgt Date Retire R6 RFTTX

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

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity 17 35 2 8

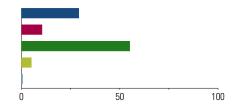
Large Mid0 0 Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

Se	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
ŀ	Cyclical	28.84	36.70	32.65	
ů.	Basic Materials	3.57	3.76	4.61	
A	Consumer Cyclical	6.79	10.02	9.13	
÷	Financial Services	15.41	14.40	15.33	
æ	Real Estate	3.07	8.52	3.58	
M	Sensitive	43.57	44.34	46.04	
₫	Communication Services	6.26	6.56	6.60	
ð	Energy	6.82	3.82	5.52	
¢	Industrials	11.05	10.64	10.90	
	Technology	19.44	23.32	23.02	
-	Defensive	27.61	18.96	21.31	
-	Consumer Defensive	9.43	5.64	6.23	
٠	Healthcare	12.98	10.53	12.26	
•	Utilities	5.20	2.79	2.82	

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

Total Holdings 19



American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

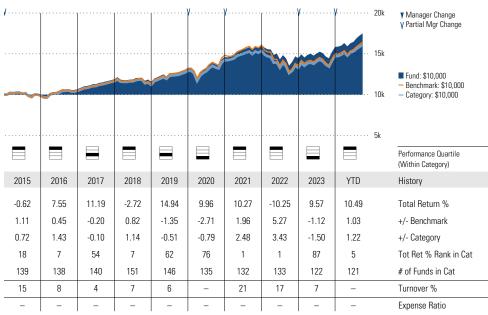
Morningstar Investment Management LLC Analysis

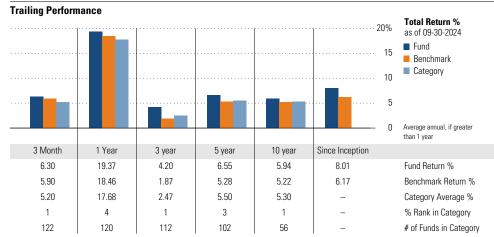
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

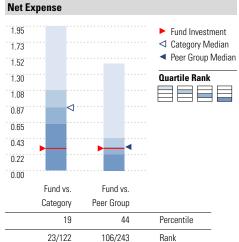
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000

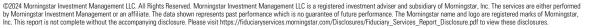






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.45	_	0.77
Beta	0.88	_	0.91
R-Squared	97.24	-	98.48
Standard Deviation	9.65	10.87	9.93
Sharpe Ratio	0.08	-0.13	-0.09
Tracking Error	2.10	-	1.62
Information Ratio	1.11	-	0.42
Up Capture Ratio	96.54	-	93.92
Down Capture Ratio	80.89	-	89.01

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





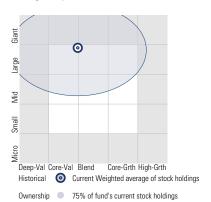
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

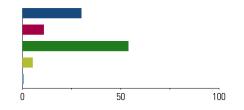
Large Mid0 Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

Sec	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Ն	Cyclical	27.98	36.86	32.76	
â.	Basic Materials	3.75	3.83	4.60	
A	Consumer Cyclical	6.91	10.07	9.44	
÷	Financial Services	14.58	14.55	15.38	
th.	Real Estate	2.74	8.41	3.34	
M	Sensitive	44.87	44.16	46.39	
d	Communication Services	6.46	6.51	6.69	
•	Energy	6.29	3.83	5.30	
\$	Industrials	11.45	10.74	11.08	
	Technology	20.67	23.08	23.32	
→	Defensive	27.16	18.98	20.86	
Ę	Consumer Defensive	8.88	5.66	5.97	
۲	Healthcare	13.37	10.52	12.16	
•	Utilities	4.91	2.80	2.73	

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

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

0.19

2.07

1.76

4

253

8

7.05

-0.61

0.82

25

242

5

12.87

0.08

0.41

47

253

1

-2.69

1.47

1.80

4

261

2

15.59

-2.14

-0.55

69

246

10.99

-2.33

0.20

62

190

13

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

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2020 category's top three quartiles in 9 of the 10 years it's
been in existence.

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

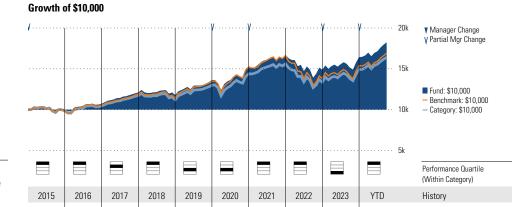
Net Expense: The fund's expense ratio of 0.31 is 42.59% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



10.64

1.60

2.19

4

186

-11.01

5.76

3.40

169

15

10.46

-0.85

-1.41

85

168

11.05

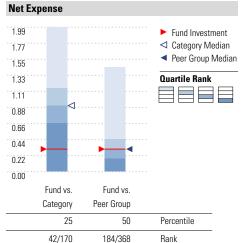
1.17

1.11

1

167

					'	•
Trailing Perform	mance	r	1	· · · · · · · · · · · · · · · · · · ·	125	Total Return % as of 09-30-2024
]	
						10 ■ Fund ■ Benchmark 5 ■ Category
					1	0
						O Average annual, if greater than 1 year
3 Month	1 Year	3 year	5 year	10 year	Since Inception	
6.40	20.50	4.42	6.98	6.39	8.64	Fund Return %
6.18	19.61	1.79	5.51	5.54	6.34	Benchmark Return %
5.42	18.89	2.72	5.85	5.70	_	Category Average %
1	8	1	9	2	_	% Rank in Category
170	166	150	134	79	_	# of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.74	_	1.08
Beta	0.85	_	0.89
R-Squared	97.71	_	98.59
Standard Deviation	10.17	11.83	10.58
Sharpe Ratio	0.10	-0.12	-0.05
Tracking Error	2.35	_	1.91
Information Ratio	1.12	_	0.52
Up Capture Ratio	94.39	_	93.13
Down Capture Ratio	78.21	-	86.75

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



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

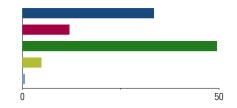


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 09-30-2024



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

Sec	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Ն	Cyclical	27.39	36.89	34.82	
à.	Basic Materials	3.65	3.90	3.96	
4	Consumer Cyclical	7.08	10.12	9.96	
P	Financial Services	14.16	14.68	15.47	
b	Real Estate	2.50	8.19	5.43	
M	Sensitive	45.86	44.14	45.83	
	Communication Services	6.70	6.49	7.04	
•	Energy	5.93	3.86	4.26	
\$	Industrials	11.79	10.87	10.57	
3	Technology	21.44	22.92	23.96	
+	Defensive	26.75	18.97	19.35	
Ę	Consumer Defensive	8.63	5.67	5.54	
1	Healthcare	13.54	10.51	11.27	
7	Utilities	4.58	2.79	2.54	

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

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

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

Net Expense: The fund's expense ratio of 0.32 is 42.86% lower than the Target-Date 2025 category average.

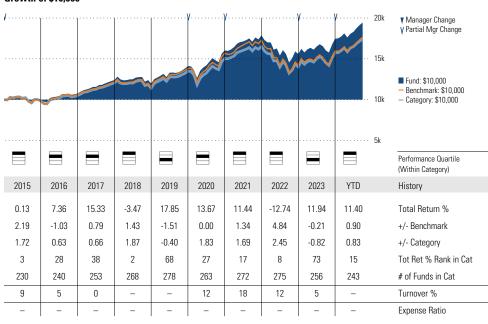
Morningstar Investment Management LLC Analysis

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

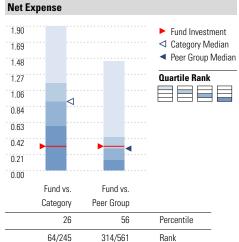
ESG Metrics

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

Growth of \$10,000

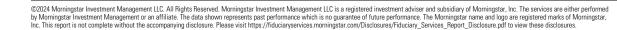






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	2.52	_	1.17
Beta	0.85	-	0.87
R-Squared	98.28	_	98.25
Standard Deviation	10.92	12.73	11.18
Sharpe Ratio	0.10	-0.08	-0.02
Tracking Error	2.38	_	2.23
Information Ratio	1.00	_	0.51
Up Capture Ratio	93.03	_	90.79
Down Capture Ratio	79.23	_	84.34

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





American Funds 2025 Trgt Date Retire R6 RFDTX

Quality

High

Mid

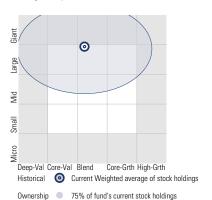
Low

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Mod

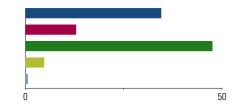
Style Breakdown

Large Mid0 Ltd

Value Blend Growth Duration Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

UCU	ctor Weighting as of 09-3								_						
		Fund	Bmark	Cat	Fun	d	▼ Ben	chmarl	C C	ategory	Avera	ge ,			
Դ	Cyclical	26.85	36.90	34.52											
A	Basic Materials	3.66	3.98	3.83											
A	Consumer Cyclical	7.52	10.20	9.99			ı								
Ę.	Financial Services	13.51	14.86	15.16			,								
fi	Real Estate	2.16	7.86	5.54			•								
W	Sensitive	47.24	44.13	46.03											
	Communication Services	7.09	6.48	7.08]								
•	Energy	5.34	3.90	4.07											
Ф	Industrials	12.30	10.99	10.46											
	Technology	22.51	22.76	24.42						[]					
→	Defensive	25.90	18.98	19.46											
Ħ	Consumer Defensive	8.09	5.67	5.59											
٠	Healthcare	13.77	10.50	11.16											
•	Utilities	4.04	2.81	2.71											
					0%	5	10	15	20	25	30	35	40	45	50

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

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

6

3

0

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

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date
2030 category's top three quartiles in 10 of the 10 years it's
been in existence.

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

Net Expense: The fund's expense ratio of 0.33 is 43.1% lower than the Target-Date 2030 category average.

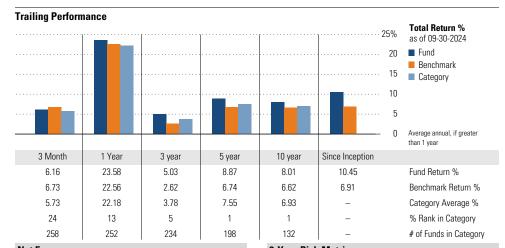
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ 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 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -14.50 14.52 12.58 Total Return % 1.19 2.77 -1.55 1.81 1.66 -1.18 1.47 1.47 3.44 1.16 +/- Benchmark 2.09 0.12 0.38 -0.01 2.26 1.83 2.17 1.48 1.51 0.76 +/- Category 2 38 12 2 60 17 16 19 55 19 Tot Ret % Rank in Cat 259 250 261 271 261 258 # of Funds in Cat 267 257 259 254

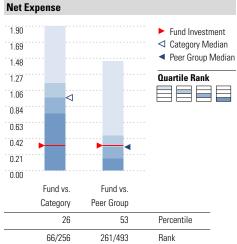


21

9

2

8



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.54	_	1.32
Beta	0.89	_	0.90
R-Squared	98.61	_	98.45
Standard Deviation	12.17	13.64	12.42
Sharpe Ratio	0.15	-0.02	0.06
Tracking Error	2.12	_	2.05
Information Ratio	1.14	_	0.64
Up Capture Ratio	95.89	_	94.25
Down Capture Ratio	83.03	_	87.55

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



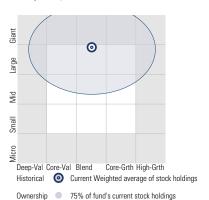
American Funds 2030 Trgt Date Retire R6 RFETX

Quality

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

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

Weight %

-90	,			
2	24	32	24	Large
	5	7	5	Mid
	1	1	1	Small

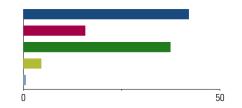
Ltd Mod Ext
Duration

Fixed Income

Value Blend Growth

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

	Fund	Bmark	Cat	Fund	•	Bench	mark	Ca	tegory	Avera	ge	
⊌ Cyclical	26.39	36.82	32.58									
Basic Materials	3.56	4.07	3.81									
Consumer Cyclical	8.67	10.26	10.16				1					
Financial Services	12.44	15.03	15.18				İ					
Real Estate	1.72	7.46	3.43									
✓ Sensitive	49.31	44.14	47.10									
Communication Services	7.86	6.48	7.24									
Energy	4.46	3.92	4.11									
Industrials	13.10	11.12	10.78						_			
Technology	23.89	22.62	24.97					_				
→ Defensive	24.30	19.04	20.31									
Consumer Defensive	7.01	5.70	5.70									
Healthcare	14.10	10.52	11.83				I .					
Utilities	3.19	2.82	2.78									

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	7.99	7.99	_	_
⊕ American Funds American Mutual R6	_	7.12	15.11	_	_
	_	6.98	22.09	_	_
⊕ American Funds Bond Fund of Amer R6	_	6.55	28.64	_	_
	-	6.07	34.71	_	-
American Funds Inflation Linked Bd R6	_	5.84	40.55	_	_
	_	5.12	45.66	_	_
⊕ American Funds Global Balanced R6	_	4.97	50.63	_	_
⊕ American Funds Mortgage R6	_	4.89	55.53	_	_
⊕ American Funds US Government Sec R6	_	4.89	60.42	_	_

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

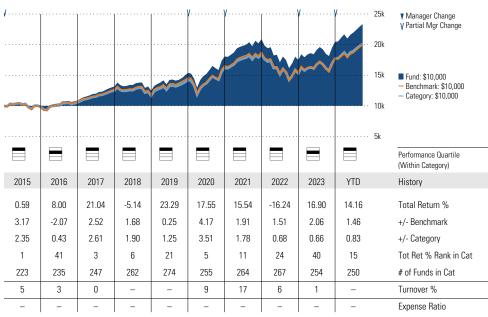
Morningstar Investment Management LLC Analysis

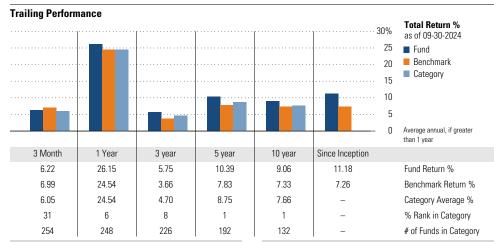
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

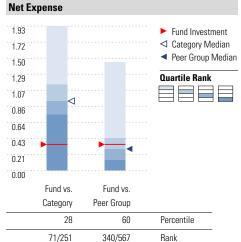
ESG Metrics

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

Growth of \$10,000







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

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.15	21.00	21.82
Price/Book Ratio	3.82	2.74	3.01
Avg Eff Duration	4.83	_	6.45



American Funds 2035 Trgt Date Retire R6 RFFTX

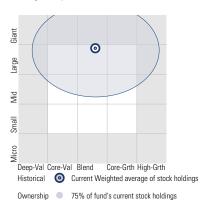
Quality High MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity				Fixed Ir	come
23	31	25	Large		
4	7	6	Mid		
1	1	2	Small		
Value	Dland	Croudh		I+d	Mod

Value Blend Growth

Mod Ltd Duration

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

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.53	15.37
Cash	4.39	2.21
Bonds	28.11	23.01
Non-US Stocks	18.35	18.56
US Stocks	48.61	40.86
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	b	▼ Ben	chmark	: [] Ca	ategory	Avera	ge _	
b	Cyclical	26.36	36.71	33.22									
	Basic Materials	3.53	4.15	3.75									
•	Consumer Cyclical	9.07	10.34	10.24				-					
ì	Financial Services	12.16	15.22	15.16				ĺ					
à	Real Estate	1.60	7.00	4.07									
UF.	Sensitive	49.87	44.21	46.65									
	Communication Services	8.07	6.48	7.19									
	Energy	4.24	3.97	4.07		ı.							
}	Industrials	13.37	11.26	10.70						_			
3	Technology	24.19	22.50	24.69									
+	Defensive	23.77	19.08	20.13									
7	Consumer Defensive	6.74	5.73	5.71									
1	Healthcare	14.06	10.52	11.64									
1	Utilities	2.97	2.83	2.78									

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

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.

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

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

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

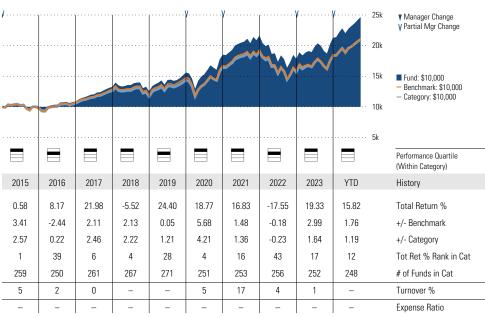
Morningstar Investment Management LLC Analysis

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

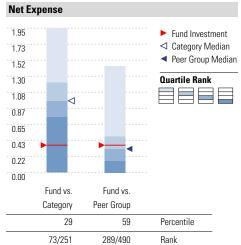
ESG Metrics

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

Growth of \$10,000







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

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



American Funds 2040 Trgt Date Retire R6 RFGTX

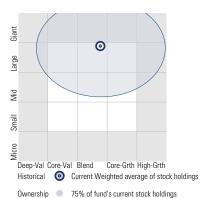
Quality High Μid Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Ltd

Duration

Mod

Style Breakdown

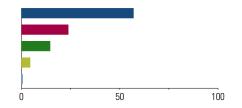
Equity

20	31	28	Large
4	6	7	Mid
1	2	2	Small

Value Blend Growth

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

Asset Allocation as of 09-30-2024



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

		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	ark [Cated	gory Av	verage		
Ն	Cyclical	26.55	36.68	33.22										
i.	Basic Materials	3.49	4.25	3.76		0								
4	Consumer Cyclical	9.63	10.42	10.28										
<u></u>	Financial Services	12.00	15.39	15.31										
ŧ	Real Estate	1.43	6.62	3.87										
M	Sensitive	50.54	44.22	46.67										
	Communication Services	8.34	6.47	7.16										
•	Energy	3.88	4.00	4.15										
þ	Industrials	13.39	11.39	10.85										
1	Technology	24.93	22.36	24.51										
+	Defensive	22.93	19.12	20.10										
=	Consumer Defensive	6.23	5.76	5.62										
۲	Healthcare	14.22	10.52	11.78										
?	Utilities	2.48	2.84	2.70										

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

Total Holdings 23



American Funds 2045 Trgt Date Retire R6 RFHTX

222

5

233

3

246

0

261

273

254

4

Morningstar Category Target-Date 2045

247

2

245

of Funds in Cat

Turnover %
Expense Ratio

Morningstar Index Morningstar Lifetime Mod 2045 TR

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2045 category's top three quartiles in 10 of the 10 years it's
been in existence.

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

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

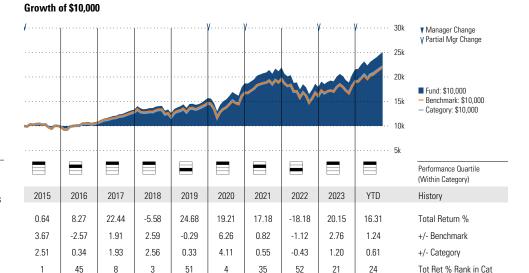
Net Expense: The fund's expense ratio of 0.37 is 38.33% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

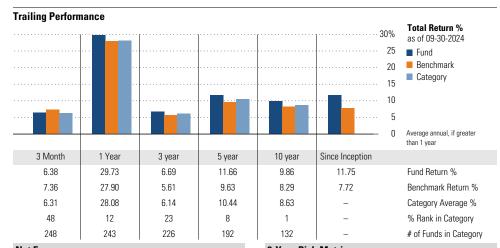
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022

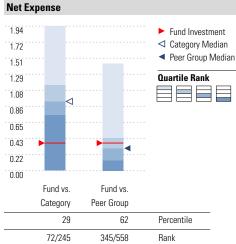


263

15

266





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

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.75	20.61	21.42
Price/Book Ratio	3.96	2.67	2.90
Avg Eff Duration	5.49	_	7.94



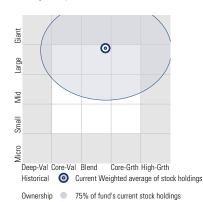
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

-quit,			
19	30	28	Large
4	7	7	MIG
1	2	2	Small

Value Blend Growth

Duration

Fixed	Income		Quality
			High
			M di
			Low
Ltd	Mod	Ext	_

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

n .	50	100	Total	100 00	100 00
			Other	0.54	11.44
			Cash	4.27	0.78
			Bonds	9.87	8.96
			Non-US Stocks	25.80	27.17
			US Stocks	59.53	51.65
			Asset Class	Net %	Cat%
Asset Allocati	on as of 09-30-2024				

		Fund	Bmark	Cat	Fund		▼ Be	nchma	ırk	Categ	jory A	verage		
ŀ	Cyclical	26.77	36.75	33.94										
A.	Basic Materials	3.62	4.32	3.97		0								
•	Consumer Cyclical	9.74	10.48	10.30										
£	Financial Services	11.99	15.53	15.56										
ŧ	Real Estate	1.42	6.42	4.11									_	
M	Sensitive	50.40	44.16	46.37										
₫	Communication Services	8.23	6.45	7.14										
ð	Energy	3.85	4.03	4.16		Ü.								
ф	Industrials	13.45	11.49	10.94										
	Technology	24.87	22.19	24.13										
-	Defensive	22.83	19.11	19.69										
=	Consumer Defensive	6.17	5.77	5.68										
٠	Healthcare	14.23	10.50	11.38										
•	Utilities	2.43	2.84	2.63										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Name	iviaturity date	/0 INEL ASSEL	Guillulative /6	TTD hetuin /6	Worlingstar Sector
⊕ American Funds Fundamental Invs R6	_	7.98	7.98	_	_
⊕ American Funds American Balanced R6	_	7.93	15.91	_	_
⊕ American Funds Capital World Gr&Inc R6	_	7.24	23.15	_	_
⊕ American Funds New Perspective R6	_	7.09	30.24	_	_
⊕ American Funds American Mutual R6	-	7.09	37.33	-	-
⊕ American Funds SMALLCAP World R6	_	7.07	44.40	_	_
⊕ American Funds Growth Fund of Amer R6	_	7.07	51.47	_	-
⊕ American Funds Washington Mutual R6	_	7.05	58.51	_	-
⊕ American Funds AMCAP R6	_	7.01	65.52	_	-
⊕ American Funds New World R6	_	5.32	70.84	_	_

Total Holdings 20



American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2050 category's top three quartiles in 10 of the 10 years it's
been in existence.

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

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

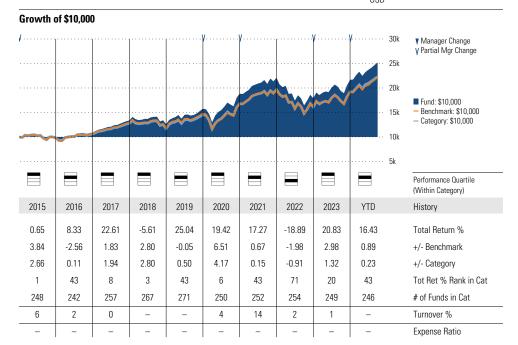
Net Expense: The fund's expense ratio of 0.38 is 37.7% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

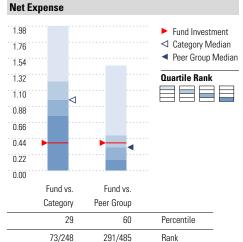
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.83	_	0.58
Beta	0.95	_	0.98
R-Squared	97.60	_	98.21
Standard Deviation	15.55	16.21	15.99
Sharpe Ratio	0.24	0.20	0.23
Tracking Error	2.55	_	2.18
Information Ratio	0.23	_	0.21
Up Capture Ratio	97.08	_	99.18
Down Capture Ratio	93.80	-	96.89

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



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

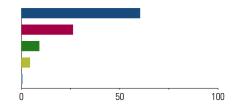
Equity				Fixed	Income		Quality
19	30	29	Large				High
4	7	7	Mid				Mid
1	2	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 09-30-2024



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

Sector Weightin	g as of 09-30	0-2024													
		Fund	Bmark	Cat	Fun	d	▼ Bei	nchma	rk [Cate	jory Av	/erage			
ひ Cyclical		26.76	36.90	33.97											
Basic Materials		3.64	4.38	3.96											
Consumer Cyclic	cal	9.96	10.51	10.32											
Financial Servic	es	11.83	15.64	15.67											
Real Estate		1.33	6.37	4.02											
✓ Sensitive		50.69	44.01	46.38											
Communication	Services	8.33	6.42	7.13											
Energy		3.63	4.04	4.18											
Industrials		13.65	11.57	11.02											
Technology		25.08	21.98	24.05					_ '						
→ Defensive		22.55	19.09	19.64											
Consumer Defer	nsive	5.95	5.77	5.64											
Healthcare		14.35	10.47	11.41											
Utilities		2.25	2.85	2.59											
					0%	5	10	15	20	25	30	35	40	45	50

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

Total Holdings 20



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

❷ Performance: The fund has finished in the Target-Date
2055 category's top three quartiles in 9 of the 10 years it's
been in existence.

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

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

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

Morningstar Investment Management LLC Analysis

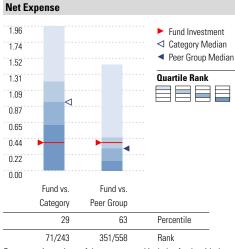
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ 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 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 21.40 16.58 Total Return % 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 3.50 0.98 +/- Benchmark 0.30 3.92 1.68 2.34 1.55 2.79 0.18 -0.02 -1.42 0.15 +/- Category 45 6 3 45 5 48 89 9 43 Tot Ret % Rank in Cat 214 231 245 274 245 244 # of Funds in Cat 262 253 262 265 6 3 1 3 14 3 Turnover %





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.72	_	0.69
Beta	0.96	_	0.98
R-Squared	97.28	_	98.17
Standard Deviation	15.79	16.29	16.14
Sharpe Ratio	0.24	0.20	0.24
Tracking Error	2.70	_	2.21
Information Ratio	0.19	_	0.25
Up Capture Ratio	97.59	_	99.89
Down Capture Ratio	94.81	-	97.19

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



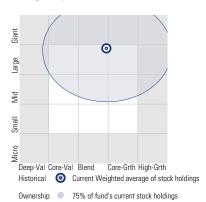
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity 17 30

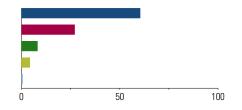




Fixed Income

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

Asset Allocation as of 09-30-2024



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

Sec	ctor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund Benchmark Category Average
<u></u>	Cyclical	26.83	37.14	34.12	
A	Basic Materials	3.72	4.44	4.02	
A	Consumer Cyclical	10.27	10.53	10.36	
,	Financial Services	11.64	15.74	15.55	
fi	Real Estate	1.20	6.43	4.19	
W	Sensitive	51.15	43.84	46.34	
	Communication Services	8.53	6.39	7.12	
ð	Energy	3.37	4.06	4.11	
Ф	Industrials	13.75	11.64	11.05	
	Technology	25.50	21.75	24.06	0
→	Defensive	22.01	19.02	19.54	
Ħ	Consumer Defensive	5.67	5.76	5.67	
+	Healthcare	14.36	10.41	11.27	
•	Utilities	1.98	2.85	2.60	
					0% 5 10 15 20 25 30 35 40 45 50

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

Total Holdings 18



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

Performance: The fund has finished in the Target-Date
 2060 category's top three quartiles in 8 of the 9 years it's
 been in existence.

Management: The fund's management has been in place for 9.52 years.

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

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

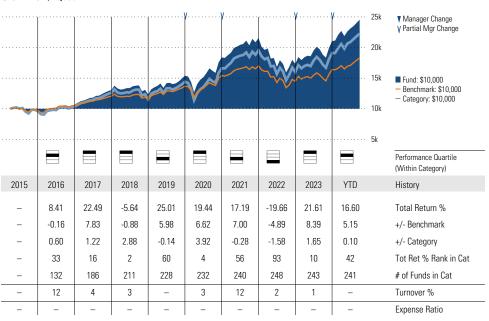
Morningstar Investment Management LLC Analysis

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

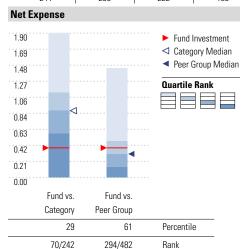
ESG Metrics

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

Growth of \$10,000







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

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	25.21	19.85	21.33						
Price/Book Ratio	4.05	2.47	2.88						
Avg Eff Duration	5.55	_	8.54						



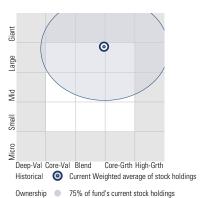
American Funds 2060 Trgt Date Retire R6 RFUTX

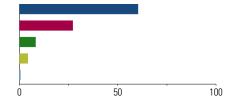
Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™





Asset Allocation as of 09-30-2024

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

Style Breakdown

Equity

Lquity			
17	30	30	Large
4	7	7	Mid
1	2	2	Small
	D	0	

Fixed Income
Ouality
High
Mid

Ltd Mod Ext
Duration

Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Sec		Fund	Bmark	Cat	Fund		▼ Re	nchma	ark [Cater	τοην Δι	/erage				
Դ	Cyclical	26.99	38.88	34.14	Tuna			ilcililic	ark U	outog	jory A		* :			
A.	Basic Materials	3.75	4.68	4.40]										
A	Consumer Cyclical	10.46	10.74	10.10												
₽	Financial Services	11.59	16.71	15.69				[
ŧ	Real Estate	1.19	6.75	3.95		1										
M	Sensitive	51.22	41.54	46.41									7			
	Communication Services	8.62	5.28	6.93		1										
ð	Energy	3.30	4.30	4.61												
¢	Industrials	13.79	12.75	11.07												
	Technology	25.51	19.21	23.80												
→	Defensive	21.79	19.59	19.46												
	Consumer Defensive	5.58	6.26	5.58												
ř	Healthcare	14.33	9.96	11.51												
•	Utilities	1.88	3.37	2.37												
					0%	5	10	15	20	25	30	35	40	45	50	

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

Total Holdings 17



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

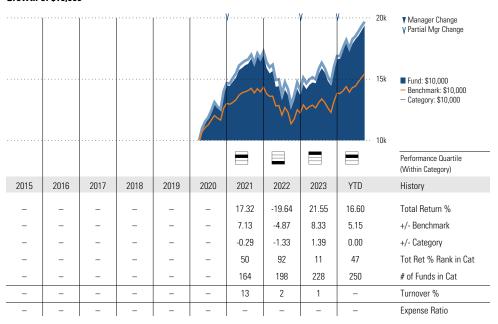
Morningstar Investment Management LLC Analysis

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

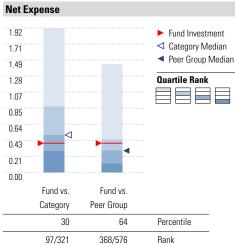
ESG Metrics

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

Growth of \$10,000







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

Portfolio Metrics									
Fund	Bmark	Cat							
25.21	19.85	20.90							
4.05	2.47	2.76							
5.55	_	8.96							
	25.21 4.05	25.21 19.85 4.05 2.47							



American Funds 2065 Trgt Date Retire R6 RFVTX

Quality

High

Mid

LOW

Defensive

Healthcare

Utilities

Consumer Defensive

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Net %

60.24

26.99

8.13

4.20

0.44

Cat%

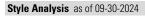
47.56

30.61

5.75

0.98

15.09



Morningstar Style Box™



Style Breakdown

Lquity			
17	30	30	Large
4	7	7	Mid
1	2	2	Small

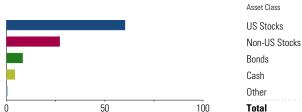
Value Blend Growth



Fixed Income

Weight %

>50 25-50 10-25 0-10



21.79

5.58

14.33

1.88

19.59

6.26

9.96

3.37

19.57

5.73

11.41

2.43

15

Asset Allocation as of 09-30-2024



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

Total Holdings 17



American Funds 2070 Trgt Date Retire R6 RFBFX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

- × *Management:* The fund's management team has been in place for less than three years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 33.9% lower than the Target-Date 2065+ category average.

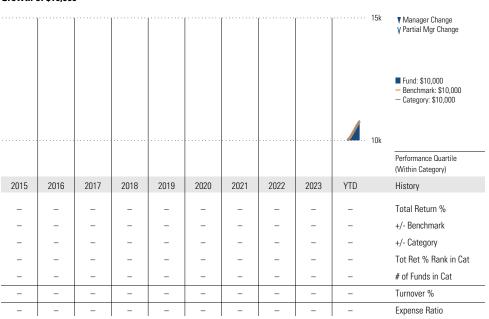
Morningstar Investment Management LLC Analysis

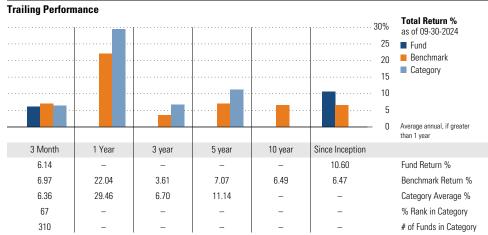
This fund fails the manager tenure screen, but this is only due to the short history of this vintage.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000





Net Expe	nse		
1.92			► Fund Investment
1.71			Category Median
1.49			 Peer Group Median
1.28			Quartile Rank
1.07			
0.85			
0.64			
0.43		···•	
0.21			
0.00			
1	Fund vs.	Fund vs.	
C	ategory	Peer Group	
	30	64	Percentile
	97/321	368/576	Rank

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	25.47	19.85	20.90
Price/Book Ratio	4.13	2.47	2.76
Avg Eff Duration	5.55	_	8.96



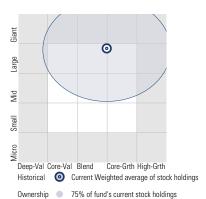
American Funds 2070 Trgt Date Retire R6 RFBFX

Morningstar Category Morning Target-Date 2065+ Morning

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™





Equity

Lquity			
17	30	29	Large
3	7	8	Mid
1	2	3	Small

Value Blend Growth

Fixed Income

Quality

High

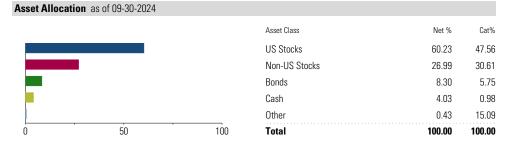
Mia

Ltd Mod Ext

Duration

Weight %

>50 25-50 10-25 0-10



	Fund	Bmark	Cat
℃ Cyclical	28.57	38.88	34.36
Basic Materials	3.64	4.68	4.44
Consumer Cyclical	11.17	10.74	10.16
Financial Services	12.38	16.71	15.60
Real Estate	1.38	6.75	4.16
✓ Sensitive	49.63	41.54	46.06
Communication Services	8.47	5.28	6.97
Energy	2.91	4.30	4.36
industrials	14.13	12.75	11.50
Technology	24.12	19.21	23.23
→ Defensive	21.80	19.59	19.57
Consumer Defensive	5.60	6.26	5.73
Healthcare	14.15	9.96	11.41
Utilities Utilities	2.05	3.37	2.43

Top 10 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Funds New Perspective R6	_	10.00	10.00	_	_
⊕ American Funds SMALLCAP World R6	_	10.00	20.01	_	_
⊕ American Funds Fundamental Invs R6	_	9.00	29.01	-	-
⊕ American Funds Capital World Gr&Inc R6	_	8.25	37.27	_	-
⊕ American Funds Washington Mutual R6	_	8.00	45.27	_	_
⊕ American Funds AMCAP R6	_	7.00	52.27	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.00	59.28	_	_
⊕ American Funds New World R6	_	7.00	66.28	_	-
⊕ American Funds Invmt Co of Amer R6	_	7.00	73.28	_	-
⊕ American Funds American Balanced R6	_	6.00	79.29	_	_

Total Holdings 17



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

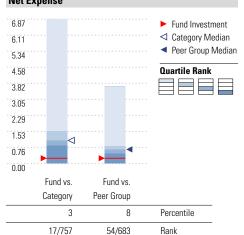
24

771

52

0.25





3-Year RISK Wetrics			
	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

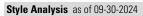


American Funds American Balanced R6 RLBGX

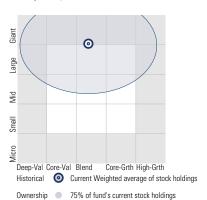
Asset Allocation as of 09-30-2024

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



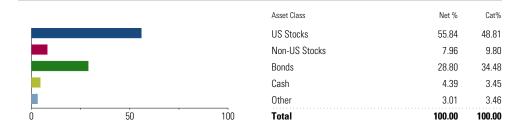
Style Breakdown

Equity				ΓD
23	33	26	Large	
7	6	3	Mid	
0	0	1	Small	
1/-1	DI I	C 4l-		14

Value Blend Growth

Fixed Income Quality High Μid Low Ltd Mod Duration

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



		Fund	Bmark	Cat	Fund	•	Benchm	ark [Cate	gory A	verage	
Ն	Cyclical	24.32	31.32	30.20								
A.	Basic Materials	2.77	3.39	3.40								
A	Consumer Cyclical	7.02	10.77	9.74			'					
,	Financial Services	12.52	14.34	14.45								
fi	Real Estate	2.01	2.82	2.61								
₩.	Sensitive	51.11	48.81	47.98								ĺ
	Communication Services	10.34	7.78	7.70	_							
ð	Energy	4.95	3.70	4.49								
D	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								
٠	Healthcare	13.16	11.25	13.24			_					
•	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



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

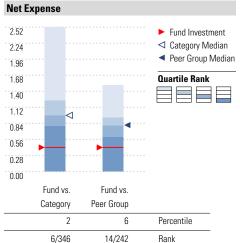
Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 25k ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 5.63 2.19 29.30 -5.56 30.48 33 81 18.10 -25.61 25.01 18.18 Total Return % 17.56 -0.44 -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	Bmark	Cat
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



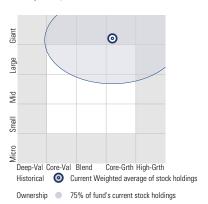


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

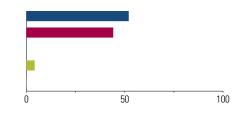
12	34	43	Large
2	2	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.10	0.58
Cash	4.03	1.66
Bonds	0.00	0.01
Non-US Stocks	43.99	37.20
US Stocks	51.88	60.56
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2024														
		Fund	Bmark	Cat	Fun	t	▼ Be	nchmai	rk [Categ	ory Av	erage				
Դ	Cyclical	27.28	32.41	26.47												
A	Basic Materials	3.96	3.91	2.42		i										
A	Consumer Cyclical	11.98	10.46	11.53												
ê	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	į									
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												
٠	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

World Regions % Equity 09-30-2024



Greater Asia	Fund % 11.96	Cat % 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		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
① Meta Platforms Inc Class A	3.69	3.69	62.15	Communication Svc
	3.34	7.03	15.03	Technology
Taiwan Semiconductor Manufacturing Co Ltd	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

American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
Alan Wilson since 07-2013
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Emme Kozloff since 07-2016
Mark Casey since 07-2016
Aline Avzaradel since 07-2021

Quantitative Screens

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

Management: The fund's management has been in place for 27.27 years.

Net Expense: The fund's expense ratio of 0.26 is 64.38% lower than the Large Blend category average.

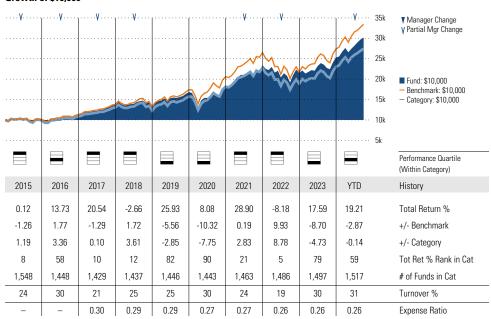
Morningstar Investment Management LLC Analysis

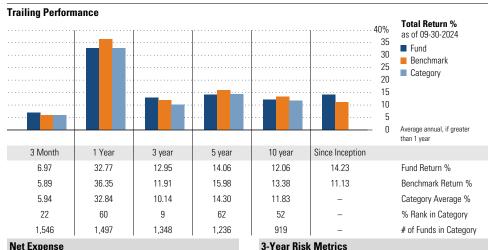
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

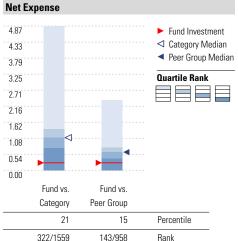
ESG Metrics

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

J-1 Cui Illak Mictilica			
	Fund	Bmark	Cat
Alpha	2.83	_	-1.07
Beta	0.82	_	0.94
R-Squared	91.93	_	94.38
Standard Deviation	14.99	17.53	16.95
Sharpe Ratio	0.64	0.52	0.42
Tracking Error	5.30	_	3.71
Information Ratio	0.20	_	-1.34
Up Capture Ratio	89.90	_	92.03
Down Capture Ratio	80.55	_	96.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.87	27.50	26.80
Price/Book Ratio	4.16	4.80	5.15
Geom Avg Mkt Cap \$B	204.89	328.12	362.94
ROE	28.05	33.77	33.76



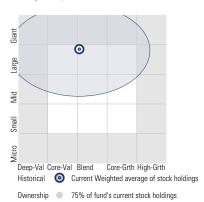
American Funds Washington Mutual R6 RWMGX

Morningstar CategoryMornin■ Large BlendS&P 50

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

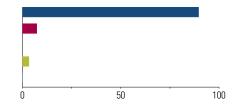
30	33	19	Large
5	10	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.03	0.96
Cash	3.20	0.37
Bonds	0.00	0.34
Non-US Stocks	7.20	2.42
US Stocks	89.56	95.93
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	▼ Benchmar	k 🛚 Catego	ry Average	,
Cyclical	30.04	27.13	27.70					
Basic Materials	2.53	2.00	2.54					
Consumer Cyclical	7.69	10.30	9.74		I			
Financial Services	16.91	12.49	13.42					
Real Estate	2.91	2.34	2.00					
Sensitive	42.01	52.68	51.46					
Communication Services	5.01	8.87	8.40		0			
Energy	4.62	3.31	3.56					
Industrials	10.47	7.59	9.69					
Technology	21.91	32.91	29.81			_	[]	
Defensive	27.95	20.18	20.82					
Consumer Defensive	8.60	5.88	5.89	j				
Healthcare	15.56	11.63	12.54					
Utilities	3.79	2.67	2.39					

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Broadcom Inc	6.27	6.27	55.95	Technology
	5.55	11.82	15.03	Technology
	3.17	15.00	_	_
─ UnitedHealth Group Inc	3.00	18.00	12.21	Healthcare
⊖ Eli Lilly and Co	2.77	20.77	52.65	Healthcare
⊕ Marsh & McLennan Companies Inc	2.29	23.06	18.92	Financial Services
	2.25	25.31	21.40	Technology
⊕ Philip Morris International Inc	2.20	27.51	33.24	Consumer Defensive
	1.59	29.10	30.43	Healthcare
	1.54	30.64	25.93	Financial Services
○ Comcast Corp Class A	1.39	32.03	-2.67	Communication Svc
The Home Depot Inc	1.32	33.35	18.87	Consumer Cyclical
GE Aerospace	1.27	34.62	78.88	Industrials
	1.24	35.86	46.20	Industrials
	1.23	37.09	18.92	Communication Svc

Total Holdings 185



Baird Ultra Short Bond Institutional BUBIX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

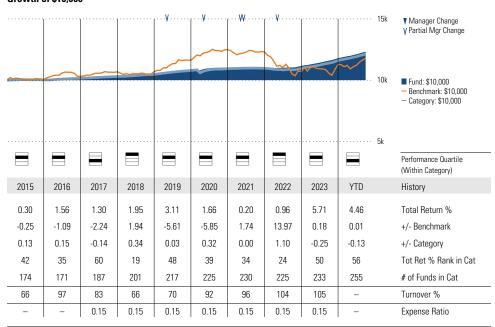
Morningstar Investment Management LLC Analysis

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.

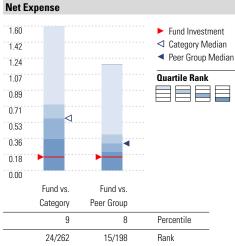
ESG Metrics

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

Growth of \$10,000







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

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

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



Baird Ultra Short Bond Institutional BUBIX

Asset Allocation as of 09-30-2024

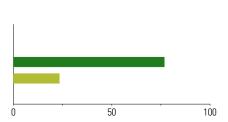
Morningstar Index

Morningstar Category

Ultrashort Bond

Bloomberg US Agg Bond TR USD





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

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

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

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

Total Holdings 359



BlackRock High Yield K BRHYX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

Mitchell Garfin since 12-2009 David Delbos since 12-2014

Quantitative Screens

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 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.48 is 46.07% lower than the High Yield Bond category average.

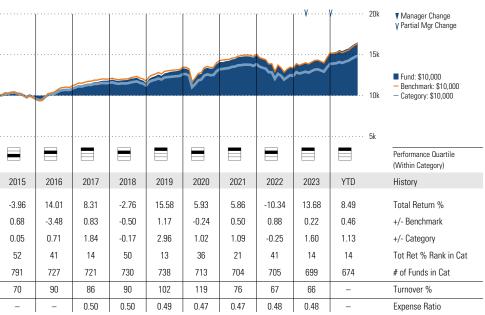
Morningstar Investment Management LLC Analysis

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.

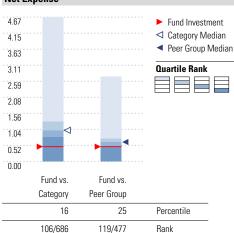
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	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 $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

	Fund	Bmark	Cat
Alpha	0.64	_	0.02
Beta	0.99	_	0.89
R-Squared	99.54	-	94.57
Standard Deviation	8.58	8.62	7.84
Sharpe Ratio	0.03	-0.05	-0.09
Tracking Error	0.58	_	1.90
Information Ratio	1.10	_	-0.35
Up Capture Ratio	101.68	_	88.54
Down Capture Ratio	95.92	_	88.27

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.14	_	3.05
Avg Eff Maturity	4.01	_	4.96



BlackRock High Yield K BRHYX

Style Anal	ysis as	s of 09-30-	2024	
Style Breako Fixed Income	lown	Quality		
		High		
		Mid		
		Low		
Ltd Mod Duration	Ext	T		

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	1.71	_	2.74
AA	0.00	_	1.70
A	0.05	_	0.91
BBB	3.92	_	5.62
BB	31.18	_	31.37
В	48.78	_	33.40
Below B	13.13	_	21.98
Not Rated	1.23	_	2.28



Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

Sector Weighting as of 09-	30-2024			
	Fund	Bmark	Cat	Fund ▼ Benchmark 🛛 Category Average
Government	0.38	-	2.47	
Treasury	0.00	_	1.12	
Inflation - Protected	0.00	_	0.00	
Agency/Quasi Agency	0.00	_	0.00	
Other Government Related	0.38	_	1.35	
Corporate	95.55	-	89.19	
Corporate Bond	83.32	_	86.65	
Bank Loan	8.75	_	1.71	
Convertible	1.38	_	0.46	
Preferred	2.10	_	0.37	
Securitized	0.09	-	1.55	
Agency MBS Pass-Through	0.00	_	0.12	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.00	_	0.06	
Non-Agency Residential MBS	0.00	_	0.05	
Commercial MBS	0.00	_	0.22	
Asset-Backed	0.09	_	1.10	
Covered Bond	0.00	-	0.00	
Municipal	0.00	-	0.04	
Cash & Equivalents	1.03	_	6.18	
Other	2.96	-	0.57	

Top 10 Holdings as of 09-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ☼ Cash Offset 7.78 7.78 iShares Broad USD High Yield Corp Bd ETF 4.46 12.24 ⊕ EUR/USD Purchased 2.56 12-2024 14.80 **①** EUR/USD Purchased 12-2024 2.56 17.36 ⊕ Ice: (Cdx.Na.Hy.43.V1) 12-2029 2.18 19.54 → USD CASH(Committed) 10-2024 1.35 20.89 TRSWAP: IBOXHY INDEX 03-2025 1.06 21.95 HUB International Ltd. 01-2032 1.04 23.00 Venture Global LNG Inc. 12-2079 1.01 24.00 HUB International Ltd. 0.86 06-2030 24.86

Total Holdings 1585



Delaware Emerging Markets R6 DEMZX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD MSCO EM NR USD

Portfolio Manager(s)

Liu-Er Chen since 09-2006

Quantitative Screens

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

Management: The fund's management has been in place for 18.03 years.

Net Expense: The fund's expense ratio of 1.05 is 6.25% lower than the Diversified Emerging Mkts category average.

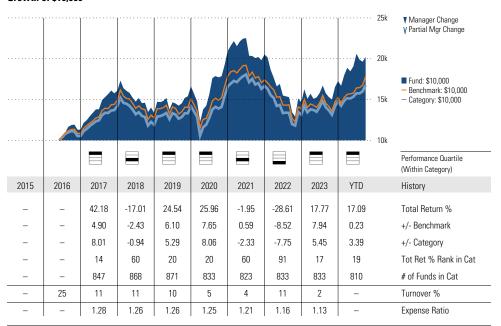
Morningstar Investment Management LLC Analysis

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.

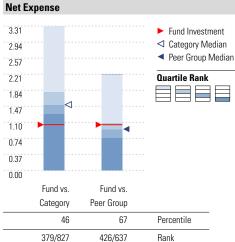
ESG Metrics

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

Growth of \$10,000







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.21	-	-1.37
Beta	1.12	-	0.94
R-Squared	87.61	-	87.29
Standard Deviation	21.09	17.63	17.82
Sharpe Ratio	-0.07	-0.11	-0.18
Tracking Error	7.72	-	6.24
Information Ratio	-0.02	-	-0.24
Up Capture Ratio	111.96	-	92.28
Down Capture Ratio	112.47	-	98.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.25	15.18	14.86
Price/Book Ratio	1.65	1.81	1.95
Geom Avg Mkt Cap \$B	75.96	47.82	57.84
ROE	15.14	16.40	18.79

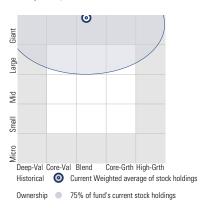


Delaware Emerging Markets R6 DEMZX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

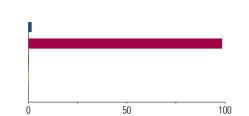
Equity

30	37	27	Large
2	3	0	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

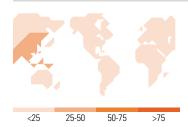


Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.00	0.06
Cash	0.14	2.19
Bonds	0.03	-0.02
Non-US Stocks	98.38	95.36
US Stocks	1.45	2.42
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
⊌ Cyclical	17.36	44.24	41.55	
Basic Materials	3.42	6.72	5.31	
Consumer Cyclical	8.77	13.27	12.98	
Financial Services	4.82	22.69	21.63	
Real Estate	0.35	1.56	1.63	
✓ Sensitive	72.58	44.04	46.84	
Communication Services	9.56	9.97	8.69	
Energy	12.64	4.89	4.92	
Industrials	3.86	6.95	7.36	
Technology	46.52	22.23	25.87	
→ Defensive	10.06	11.72	11.62	
Consumer Defensive	7.23	5.00	5.82	
Healthcare	2.68	3.82	3.76	
Utilities	0.15	2.90	2.04	- i ['

World Regions % Equity 09-30-2024



	Fund %	Cat %	
Greater Asia	84.02	76.27	
Japan	0.00	0.08	
Australasia	0.04	0.04	
Asia-4 Tigers	47.90	30.03	
Asia-ex 4 Tigers	36.08	46.12	
Not Classified	0.00	0.00	

Americas	Fund % 13.38	Cat % 12.96	Greater Europe	Fund % 2.59	Cat % 10.77	Market Maturity	Fund %
North America	1.45	2.04	United Kingdom	0.00	0.54	Developed Markets	49.45
Central/Latin	11.93	10.92	W euro-ex UK	0.00	1.72	Emerging Markets	50.55
			Emrgng Europe	1.79	2.13	Not Available	0.00
			Africa	0.80	6.38		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	16.05	16.05	_	Technology
SK Hynix Inc	7.98	24.03	_	Technology
SK Square	7.44	31.47	_	Technology
Reliance Industries Ltd	6.34	37.81	_	Energy
MediaTek Inc	4.64	42.45	_	Technology
Samsung Electronics Co Ltd	4.19	46.64	_	Technology
Alibaba Group Holding Ltd ADR	3.53	50.17	39.05	Consumer Cyclical
PDD Holdings Inc ADR	3.00	53.17	-7.86	Consumer Cyclical
Reliance Industries Ltd GDR - 144A	2.79	55.96	11.74	Energy
Tencent Holdings Ltd	2.63	58.59	-	Communication Svc

Total Holdings 121



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.

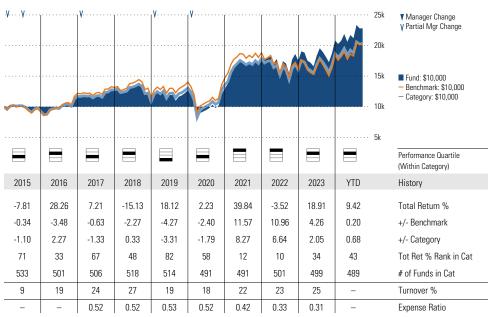
Morningstar Investment Management LLC Analysis

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.

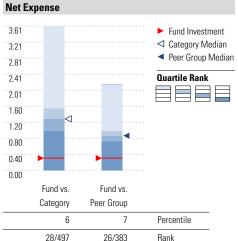
ESG Metrics

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

Growth of \$10,000



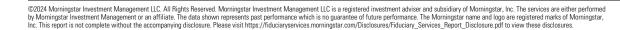




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK 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

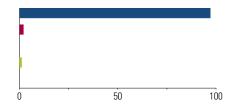
Lquity			
0	1	0	Large
1	1	1	MIG
64	28	4	Small

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	0.28
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%

Sec	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
<u></u>	Cyclical	52.91	54.94	48.90	
ů.	Basic Materials	7.23	5.05	6.30	
A	Consumer Cyclical	16.03	10.51	13.73	
ê	Financial Services	28.32	25.41	22.36	
fi	Real Estate	1.33	13.97	6.51	
M	Sensitive	37.03	27.42	38.77	
	Communication Services	2.74	2.63	2.21	
6	Energy	10.35	6.80	7.84	
\$	Industrials	16.68	10.48	17.83	
3	Technology	7.26	7.51	10.89	
→	Defensive	10.05	17.63	12.34	
=	Consumer Defensive	5.60	3.07	4.04	
1	Healthcare	4.08	9.33	5.82	
•	Utilities	0.37	5.23	2.48	
					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
⊕ 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
	0.80	3.63	55.25	Consumer Cyclical
	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 Avnet I	0.60	9.56	9.64	Technology
Commercial Metals Co	0.59	10.15	10.87	Basic Materials
	0.58	10.73	7.51	Financial Services

Total Holdings 1003



Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Morningstar Category

Morningstar Index S&P 500 TR USD

35k

30k

25k

20k

15k

10k

Large Blend

▼ Manager Change ∨ Partial Mgr Change





Expense Ratio

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

Trailing Performance Total Return % 40% as of 09-30-2024 ■ Fund 30 Benchmark Category 20 15 10 5 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 5.88 36.33 11.90 15.96 13.37 13.60 11.13 Benchmark Return % 5.89 36.35 11.91 15.98 13.38 5.94 32 84 10 14 14 30 11.83 Category Average % 48 23 20 19 8 % Rank in Category 1.546 1.497 1.348 1.236 919 # of Funds in Category

0.02

0.02

0.02

Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
	Fund vs.	Fund vs.	
(Category	Peer Group	
	4	21	Percentile
	61/1559	115/552	Rank

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

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

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



Growth of \$10,000

W

0.02

0.02

0.02

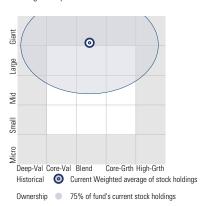
0.02

V WV

Fidelity 500 Index FXAIX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

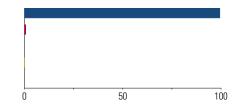
22	40	20	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

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

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

Total Holdings 508



Hartford International Opportunities R6 IHOVX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

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

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

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

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

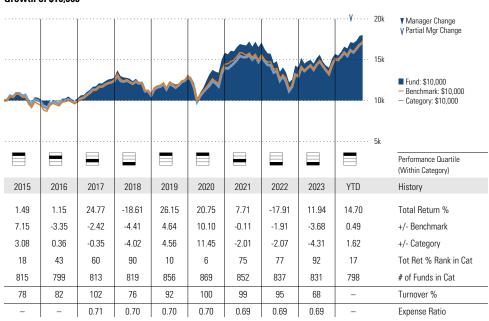
Morningstar Investment Management LLC Analysis

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

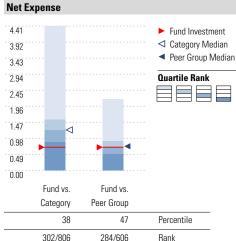
ESG Metrics

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

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 KISK Welrics			
	Fund	Bmark	Cat
Alpha	-1.27	_	-0.05
Beta	1.02	_	1.02
R-Squared	95.65	_	92.90
Standard Deviation	16.95	16.34	17.33
Sharpe Ratio	0.02	0.10	0.10
Tracking Error	3.55	-	4.62
Information Ratio	-0.37	-	0.00
Up Capture Ratio	99.97	-	105.97
Down Capture Ratio	105.97	-	107.27

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



Hartford International Opportunities R6 IHOVX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

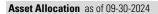
Equity

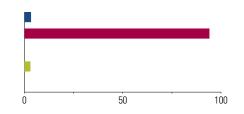
15	40	37	Large
1	2	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

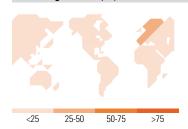




Total	100.00	100.00
Other	0.00	1.53
Cash	2.85	0.63
Bonds	0.00	0.55
Non-US Stocks	93.95	93.48
US Stocks	3.19	3.83
Asset Class	Net %	Cat%

bei	ctor Weighting as of 09-3	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
b	Cyclical	33.93	41.84	38.35	
ů.	Basic Materials	3.34	7.13	6.28	
4	Consumer Cyclical	8.72	10.56	10.23	
£	Financial Services	21.20	22.19	20.32) '
b	Real Estate	0.67	1.96	1.52	
M	Sensitive	48.06	38.31	39.09	
	Communication Services	9.18	6.08	5.08	
•	Energy	5.88	5.12	4.58	
ţ.	Industrials	15.42	13.70	16.70	
	Technology	17.58	13.41	12.73	
→	Defensive	18.00	19.84	22.55	
Ę	Consumer Defensive	5.27	7.14	7.90	
ř	Healthcare	9.24	9.63	12.14	
?	Utilities	3.49	3.07	2.51	

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	35.59	34.59
Japan	16.46	18.85
Australasia	0.00	4.68
Asia-4 Tigers	7.91	6.46
Asia-ex 4 Tigers	11.22	4.60
Not Classified	0.00	0.00

Americas	Fund % 14.38	Cat % 8.81	Greater Europe	Fund % 50.01	Cat % 56.59	Market Maturity	Fund %
North America	12.59	7.75	United Kingdom	15.76	13.90	Developed Markets	86.98
Central/Latin	1.79	1.06	W euro-ex UK	34.25	41.71	Emerging Markets	13.02
			Emrgng Europe	0.00	0.12	Not Available	0.00
			Africa	0.00	0.86		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	3.59	3.59	_	Technology
☐ Tencent Holdings Ltd	2.80	6.39	_	Communication Svc
─ Unilever PLC	2.26	8.65	30.24	Consumer Defensive
⊕ Usd	2.26	10.91	_	-
Shell PLC	2.09	13.00	-2.59	Energy
	2.07	15.07	27.63	Financial Services
⊕ AstraZeneca PLC	2.06	17.13	11.52	Healthcare
⊕ ASML Holding NV	2.05	19.17	10.07	Technology
SAP SE	2.00	21.17	48.12	Technology
⊖ London Stock Exchange Group PLC	1.95	23.12	11.50	Financial Services

Total Holdings 91



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.13 years.
- × Style: The fund has landed in its primary style box Large Blend 41.94 % of the time over the past three years
- Net Expense: The fund's expense ratio of 0.44 is 39.73% lower than the Large Blend category average.

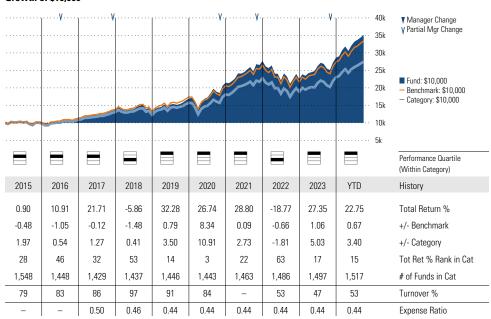
Morningstar Investment Management LLC Analysis

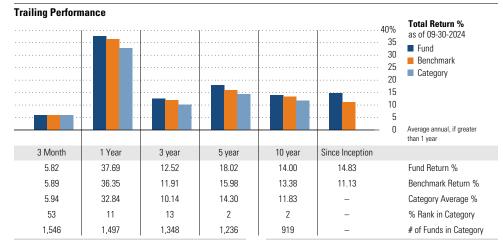
The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

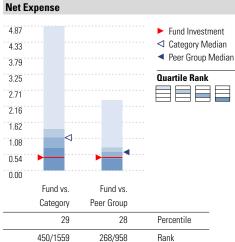
ESG Metrics

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

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

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



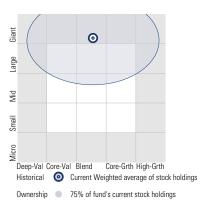
JPMorgan US Equity R6 JUEMX

Morningstar CategoryMorning■ Large BlendS&P 500

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

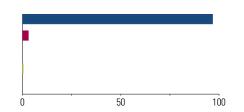
Equity

27	46	16	Large
2	3	7	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2024

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

	Fund	Bmark	Cat	Fund	 Benchma 	ark 🛚 C	ategor	y Avera	age	
Cyclical	26.63	27.13	27.70							
Basic Materials	1.87	2.00	2.54							
Consumer Cyclical	12.59	10.30	9.74							
Financial Services	11.45	12.49	13.42							
Real Estate	0.72	2.34	2.00	■ [
Sensitive	55.88	52.68	51.46							
Communication Services	6.18	8.87	8.40	_						
Energy	4.72	3.31	3.56							
Industrials	11.01	7.59	9.69							
Technology	33.97	32.91	29.81					i		
Defensive	17.49	20.18	20.82							
Consumer Defensive	1.21	5.88	5.89							
Healthcare	12.20	11.63	12.54							
Utilities	4.08	2.67	2.39							

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.86	8.86	15.03	Technology
	7.71	16.57	21.40	Technology
⊕ NVIDIA Corp	7.15	23.73	145.27	Technology
	4.22	27.94	22.63	Consumer Cyclical
	3.40	31.34	62.15	Communication Svc
Alphabet Inc Class A	2.76	34.10	19.01	Communication Svc
─ UnitedHealth Group Inc	2.67	36.77	12.21	Healthcare
─ Lowe's Companies Inc	2.64	39.41	23.21	Consumer Cyclical
⊕ Wells Fargo & Co	2.60	42.01	17.01	Financial Services
⊕ Exxon Mobil Corp	2.51	44.52	20.09	Energy
→ Mastercard Inc Class A	2.47	47.00	16.24	Financial Services
⊕ NXP Semiconductors NV	2.27	49.26	5.82	Technology
AbbVie Inc	2.25	51.51	30.43	Healthcare
⊕ Baker Hughes Co Class A	2.20	53.71	7.61	Energy
⊕ Eaton Corp PLC	2.17	55.89	38.80	Industrials

Total Holdings 54



Loomis Sayles Global Bond N LSGNX

Morningstar Category Global Bond Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD

Portfolio Manager(s)

David Rolley since 09-2000 Lynda Schweitzer since 02-2007 Scott Service since 12-2014

Quantitative Screens

Q Performance: The fund has finished in the Global 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 24.1 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.64 is 29.67% lower than the Global Bond category average.

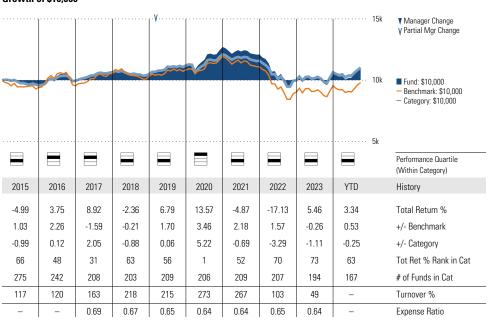
Morningstar Investment Management LLC Analysis

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.

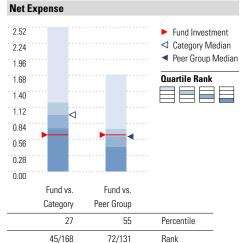
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







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	0.44	_	1.69
Beta	0.92	_	0.78
R-Squared	97.97	_	87.55
Standard Deviation	9.86	10.64	8.85
Sharpe Ratio	-0.72	-0.74	-0.61
Tracking Error	1.66	-	4.10
Information Ratio	0.49	_	0.55
Up Capture Ratio	92.84	_	86.73
Down Capture Ratio	89.84	_	74.48

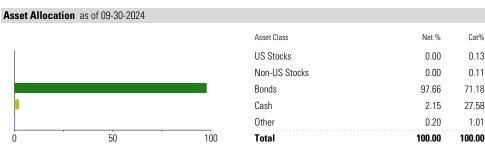
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.41	_	6.17
Avg Eff Maturity	8.29	_	10.17



Loomis Sayles Global Bond N LSGNX

Style Analysis a	s of 09-30-2024
Style Breakdown	
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext	J
Duration	

Fund	Bmark	Cat
31.71	_	22.63
12.50	_	33.26
28.66	_	16.13
22.70	_	18.12
4.50	_	5.18
0.00	_	2.42
0.00	_	0.63
-0.07	_	1.64
	31.71 12.50 28.66 22.70 4.50 0.00	31.71 – 12.50 – 28.66 – 22.70 – 4.50 – 0.00 –



Morningstar Category

Global Bond

Morningstar Index

Bloomberg Gbl Agg Ex USD TR USD

				0%	5	10	15	20	25	30	35	40	45	50	55 6
Other .	0.00	-	5.45	Ţ											
Cash & Equivalents	2.04	-	20.30												
Municipal	0.00	-	0.10												
Covered Bond	1.79	_	0.14												
Asset-Backed	2.40	_	1.16												
Commercial MBS	0.74	_	0.17	D											
Non-Agency Residential MBS	0.00	_	0.30												
Agency MBS CMO	0.20	_	0.73	I[]											
Agency MBS ARM	0.00	_	0.00												
Agency MBS Pass-Through	11.55	_	7.88												
Securitized	16.68	-	10.38												
Preferred	0.00	_	0.36	0											
Convertible	0.00	_	0.22												
Bank Loan	0.00	_	0.19												
Corporate Bond	23.39	_	16.65												
Corporate	23.39	-	17.42												
Other Government Related	8.51	_	3.28												
Agency/Quasi Agency	6.96	_	2.59												
Inflation – Protected	1.12	_	3.28												
Treasury	41.31	_	37.22												
Government	57.90	-	46.37												
	Fund	Bmark	Cat	Fund	1	▼ Bi	enchm	ark	UCa	tegory	y Aver	age			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Japan (Government Of) 0.4%	08-2026	4.00	4.00	_
2 Year Treasury Note Future Dec 24	12-2024	3.61	7.61	_
Ultra 10 Year US Treasury Note Future Dec 24	12-2024	2.02	9.63	_
Spain (Kingdom of) 3.25%	04-2034	2.01	11.64	_
South Africa (Republic of) 8.875%	02-2035	1.82	13.46	-
United States Treasury Bonds 2.875%	05-2043	1.76	15.22	_
Japan (30 Year Issue) Bonds 12/53 1.6	12-2053	1.72	16.94	_
Us Long Bond(Cbt) Dec24 Xcbt 20241219	12-2024	1.66	18.60	_
China Development Bank 3.12%	09-2031	1.66	20.26	_
France (Republic Of) 1.25%	05-2034	1.58	21.84	_

Total Holdings 239



MFS International Growth R6 MGRDX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012 Matthew Barrett since 03-2015

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 12.75 years.

Net Expense: The fund's expense ratio of 0.72 is 28% lower than the Foreign Large Growth category average.

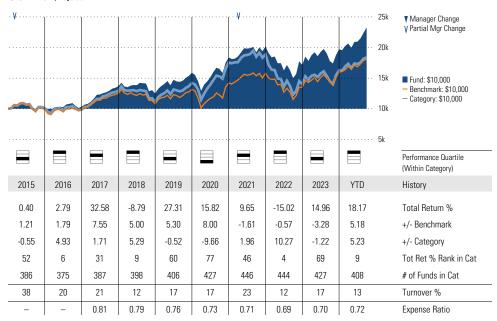
Morningstar Investment Management LLC Analysis

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.

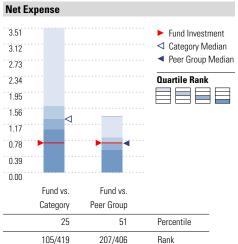
ESG Metrics

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

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 KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.33	_	-5.40
Beta	0.97	_	1.10
R-Squared	90.03	-	87.58
Standard Deviation	17.24	16.95	19.97
Sharpe Ratio	0.24	0.17	-0.08
Tracking Error	5.48	-	7.35
Information Ratio	0.21	-	-0.73
Up Capture Ratio	101.03	-	96.05
Down Capture Ratio	96.44	-	119.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.55	15.74	23.36
Price/Book Ratio	3.43	1.84	3.57
Geom Avg Mkt Cap \$B	71.83	56.42	78.12
ROE	16.99	17.13	23.04



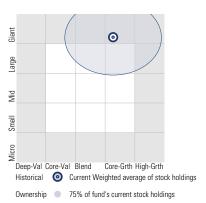


MFS International Growth R6 MGRDX

Morningstar CategoryMorningstar IndexForeign Large GrowthMSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

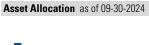
Equity

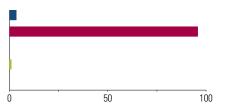
5	39	49	Large
0	2	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

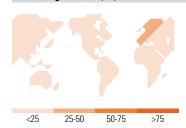




Total	100.00	100.00
Other	0.00	0.60
Cash	0.87	2.05
Bonds	0.00	-0.16
Non-US Stocks	95.73	89.35
US Stocks	3.39	8.16
Asset Class	Net %	Cat%

	0 0	Fund	Descrip	Cat	- Fran		- Don	اده معطم	ПС	*****	A.,	~~			
		Fund	Bmark	Cat	Fun	1	• Ben	chmark		ategory	Avera	ge			
<u></u>	Cyclical	31.32	39.38	33.15											
A	Basic Materials	11.67	6.91	6.67											
A	Consumer Cyclical	9.57	10.01	11.94					Ē						
, f	Financial Services	10.08	20.12	14.19											
ŵ	Real Estate	0.00	2.34	0.35	0										
W	Sensitive	44.12	35.26	45.92											
	Communication Services	2.91	4.82	4.20											
•	Energy	1.15	3.65	2.70											
Ф	Industrials	18.99	17.08	19.45			•		= [
	Technology	21.07	9.71	19.57						_					
—	Defensive	24.56	25.36	20.93											
Ħ	Consumer Defensive	11.32	8.56	6.06			7								
+	Healthcare	12.80	13.56	14.17				I							
•	Utilities	0.44	3.24	0.70		•									
-					0%	5	10	15	20	25	30	35	40	45	50

World Regions % Equity 09-30-2024



Greater Asia	Fund % 32.83	Cat % 27.20
Japan	11.18	13.26
Australasia	1.57	1.57
Asia-4 Tigers	12.45	6.07
Asia-ex 4 Tigers	7.63	6.30
Not Classified	0.00	0.00

Americas	Fund % 11.89	Cat % 16.16	Greater Europe	Fund % 55.28	Cat % 56.64	Market Maturity
North America Central/Latin	10.09 1.80	13.53 2.63	United Kingdom W euro-ex UK Emrgng Europe Africa	8.90 46.38 0.00 0.00	12.78 43.44 0.03 0.39	Developed Markets Emerging Markets Not Available

op 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
SAP SE	5.16	5.16	48.12	Technology
Schneider Electric SE	4.35	9.51	31.86	Industrials
Hitachi Ltd	4.29	13.80	_	Industrials
Taiwan Semiconductor Manufacturing Co Ltd	3.53	17.33	_	Technology
Roche Holding AG	3.41	20.75	-	Healthcare
Nestle SA	3.38	24.13	_	Consumer Defensive
Lvmh Moet Hennessy Louis Vuitton SE	2.71	26.83	-5.13	Consumer Cyclical
Linde PLC	2.55	29.38	17.12	Basic Materials
Heineken NV	2.52	31.91	-11.50	Consumer Defensive
AIA Group Ltd	2.31	34.21	_	Financial Services

Total Holdings 93

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Fund %

90.58

9.42

0.00

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

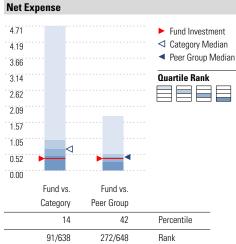
45

0.40

611

53

0.39



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.59	_	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



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

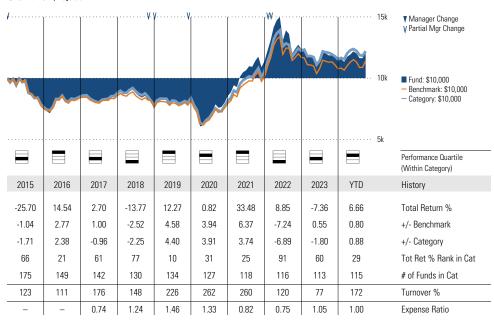
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000

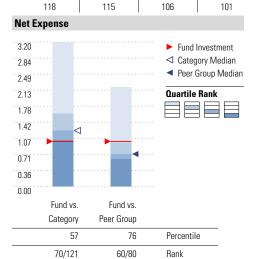


Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 1.80 3.25 2.36 8.98 0.50 3.66 0.68 0.96 3.66 7.79 0.03 2.62 Benchmark Return % -n 22 5 45 0.59 1 10 8 75 Category Average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

53

66

43



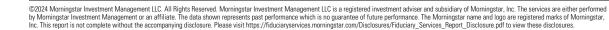
22

90

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

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

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



9

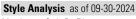


% Rank in Category

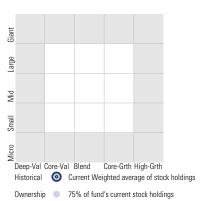
of Funds in Category

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD



Morningstar Style Box™





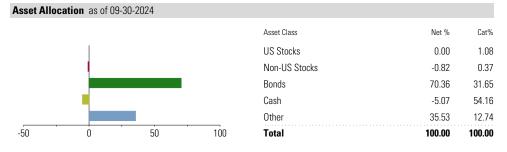
Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	▼ Be	enchma	rk [Cateo	jory Av	erage		
ŀ	Cyclical	-	-	44.68									
ů.	Basic Materials	_	-	44.68									
Д	Consumer Cyclical	_	_	0.00	Ó								
_	Financial Services	_	_	0.00	0								
ŧ	Real Estate	_	-	0.00	0								
M	Sensitive	-	-	51.07									
₫	Communication Services	_	_	0.00	Ò								
ð	Energy	_	_	48.94									
¢	Industrials	_	_	2.13									
	Technology	_	_	0.00									
→	Defensive	-	-	4.26	[]								
=	Consumer Defensive	_	_	4.26	0								
٠	Healthcare	_	-	0.00									
•	Utilities	_	_	0.00	ĺ								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ 2 Year Treasury Note Future Sept 24	23.08	23.08	_	_
⊋ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Receive	21.17	44.25	_	_
→ RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Pay	21.17	65.42	_	_
⊕ United States Treasury Notes 0.125%	16.27	81.69	_	_
☆ Offset: Unsettled Trades	13.98	95.67	-	_
☆ Cash Offset	12.35	108.02	_	_
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Pay	12.23	120.25	_	_
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive	12.18	132.43	_	_
⊕ United States Treasury Notes 0.125%	10.41	142.84	_	-
⇒ 10 Year Treasury Note Future Sept 24	9.42	152.26	-	_
⇒ US Treasury Bond Future Sept 24	9.36	161.62	_	_
	9.21	170.83	-	_
⊕ United States Treasury Notes 0.5%	8.49	179.32	-	_
→ TRS R 5.43/91282CDC2 BPS	8.46	187.78	-	_
⇒ U S TIPS REV REPO	8.43	196.21	_	_

Total Holdings 774



Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000 Anthony Kenkel since 06-2012 Keith Bokota since 11-2013

Quantitative Screens

- Q Performance: The fund has finished in the Real Estate category's top three quartiles in 8 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 23.83 years.
- Net Expense: The fund's expense ratio of 0.81 is 27.03% lower than the Real Estate category average.

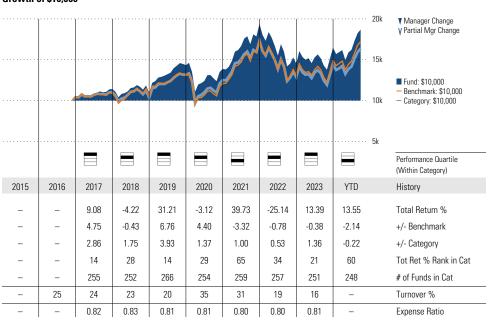
Morningstar Investment Management LLC Analysis

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.

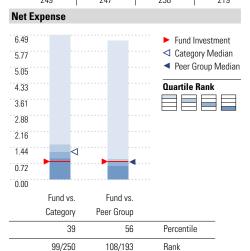
ESG Metrics

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

Growth of \$10,000







Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-1.42	_	-2.12
Beta	0.95	_	0.97
R-Squared	98.64	-	94.85
Standard Deviation	20.57	21.44	21.37
Sharpe Ratio	0.08	0.16	0.05
Tracking Error	2.60	_	4.07
Information Ratio	-0.63	_	-0.70
Up Capture Ratio	93.69	_	93.85
Down Capture Ratio	98.09	-	100.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.09	38.46	36.76
Price/Book Ratio	2.48	2.42	2.68
Geom Avg Mkt Cap \$B	28.06	9.35	38.20
ROE	11.97	9.56	16.26



Principal Real Estate Securities Fd R6 PFRSX

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

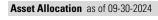
Equity

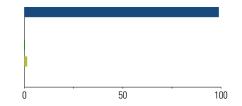
0	24	7	Large
8	38	5	Mid
1	14	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	7.63
Cash	1.23	1.55
Bonds	0.03	1.02
Non-US Stocks	0.00	1.06
US Stocks	98.74	88.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
وا	Cyclical	100.00	99.13	99.07			
ì.	Basic Materials	0.00	0.00	0.11	Ó		
	Consumer Cyclical	0.49	0.13	1.78	io i		
٥	Financial Services	0.00	0.00	0.35	Ó		
b	Real Estate	99.51	99.00	96.83			
M	Sensitive	0.00	0.87	0.75	0		
	Communication Services	0.00	0.00	0.16	Ď		
•	Energy	0.00	0.00	0.02	<u> </u>		
ф	Industrials	0.00	0.87	0.27	ď		
3	Technology	0.00	0.00	0.30	i i		
→	Defensive	0.00	0.00	0.19	Ó		
	Consumer Defensive	0.00	0.00	0.00			
ř	Healthcare	0.00	0.00	0.16	j		
?	Utilities	0.00	0.00	0.03	í		

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Tower Corp	10.29	10.29	9.23	Real Estate
Equinix Inc	7.26	17.55	11.80	Real Estate
Welltower Inc	7.11	24.66	44.08	Real Estate
Ventas Inc	5.97	30.63	30.48	Real Estate
Prologis Inc	5.92	36.56	-3.11	Real Estate
Extra Space Storage Inc	5.29	41.85	15.42	Real Estate
AvalonBay Communities Inc	5.03	46.88	23.04	Real Estate
SBA Communications Corp Class A	3.75	50.63	-3.96	Real Estate
VICI Properties Inc Ordinary Shares	3.62	54.25	8.45	Real Estate
Regency Centers Corp	3.31	57.57	10.81	Real Estate
Invitation Homes Inc	3.25	60.81	5.83	Real Estate
Digital Realty Trust Inc	3.04	63.86	22.97	Real Estate
American Homes 4 Rent Class A	2.60	66.46	8.93	Real Estate
Equity Residential	2.50	68.96	25.06	Real Estate
Rexford Industrial Realty Inc	2.08	71.04	-8.09	Real Estate

Total Holdings 41



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.

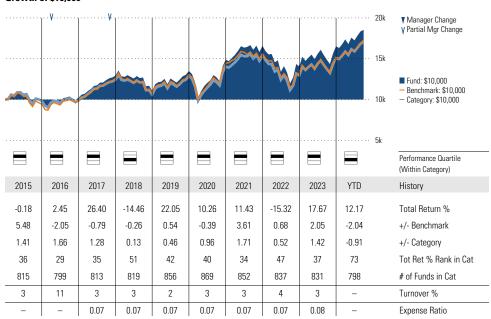
Morningstar Investment Management LLC Analysis

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.

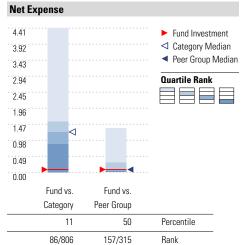
ESG Metrics

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







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 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



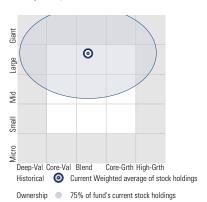
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

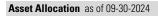
Equity

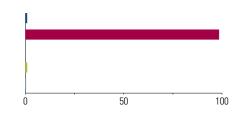
26	28	24	Large
6	7	5	Mid
2	2	1	Small

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 $\ref{eq:Decrease}$ New to Portfolio



Vanguard Inflation-Protected Secs Adm VAIPX

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

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

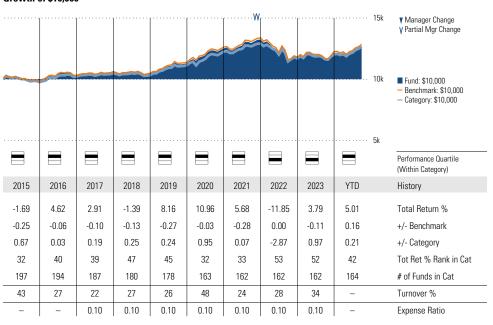
Morningstar Investment Management LLC Analysis

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

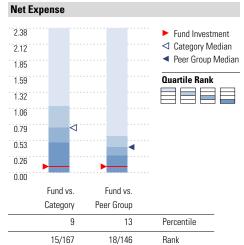
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

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 $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.05	_	-0.25
Beta	0.99	_	1.00
R-Squared	99.74	_	96.43
Standard Deviation	7.13	7.18	7.78
Sharpe Ratio	-0.59	-0.58	-0.60
Tracking Error	0.37	_	1.66
Information Ratio	-0.13	_	-0.49
Up Capture Ratio	99.32	_	98.55
Down Capture Ratio	99.84	_	101.62

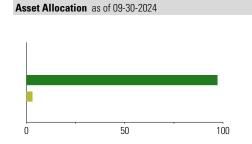
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.70	4.52	5.50
Avg Eff Maturity	7.60	_	6.78



Vanguard Inflation-Protected Secs Adm VAIPX

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





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

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

Sector Weighting as of 09-	30-2024													
	Fund	Bmark	Cat	Fund	•	Bench	mark	[] (Categ	ory A	vera	age		
Government	97.08	_	85.91											
Treasury	4.27	_	0.38											
Inflation – Protected	92.81	_	80.08											
Agency/Quasi Agency	0.00	_	0.10											
Other Government Related	0.00	_	5.35											
Corporate	0.00	_	1.05	[]										
Corporate Bond	0.00	_	1.02	0										
Bank Loan	0.00	_	0.00											
Convertible	0.00	_	0.00	į į										
Preferred	0.00	_	0.03	Ó										
Securitized	0.00	-	4.67	1 [
Agency MBS Pass-Through	0.00	_	2.24	10										
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.00	_	0.38											
Non-Agency Residential MBS	0.00	_	0.05											
Commercial MBS	0.00	_	0.23											
Asset-Backed	0.00	_	1.74	[]										
Covered Bond	0.00	_	0.03	0										
Municipal	0.00	-	0.01											
Cash & Equivalents	2.92	-	8.21											
Other	0.00	_	0.14											

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

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

Total Holdings 60



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.

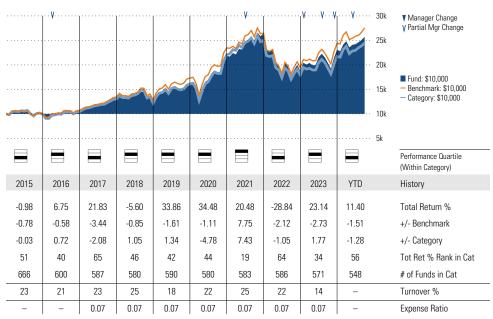
Morningstar Investment Management LLC Analysis

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.

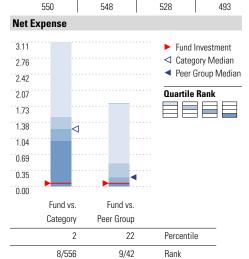
ESG Metrics

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



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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.56	_	-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



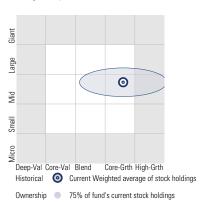
Vanguard Mid-Cap Growth Index Admiral VMGMX

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

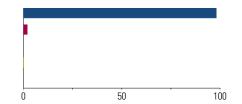
0	11	8	Large
4	32	45	MIG
0	0	0	Small

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.

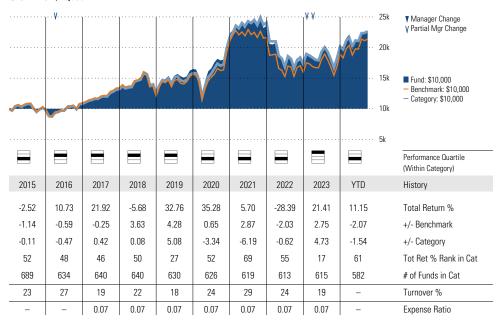
Morningstar Investment Management LLC Analysis

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.

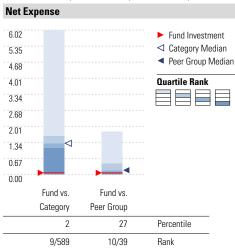
ESG Metrics

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



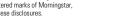
Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.07 25.73 -0.95 8.60 9.18 11.58 8.41 27.66 -0.35 8.82 8.95 9.53 Benchmark Return % 25 69 10 04 9 93 7 44 -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

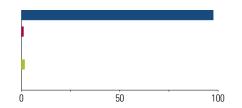
Equity

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

Western Asset Core Plus Bond IS WAPSX

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

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-Plus Bond category's top three quartiles in 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 17.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.42 is 43.24% lower than the Intermediate Core-Plus Bond category average.

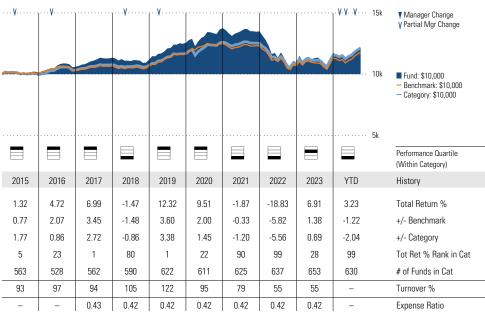
Morningstar Investment Management LLC Analysis

Although this fund is led by an experienced management team that has guided the fund through a variety of return extremes (including positive ones), we have lost confidence in this fund's worthiness for this program. A variety of missteps over the course of multiple market cycles and an inconsistent record regarding risk management are significant weaknesses here. Although the fund's long-term returns appear strong relative to peers, the fund's Morningstar Risk rating is High and performance consistency has been weak—indeed, the fund's trailing three- and five-year returns land in the category's bottom quartile.

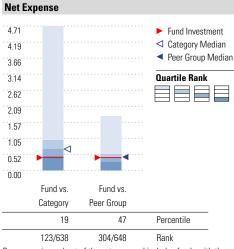
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







Peer group is a subset of the category a	and includes funds with the
ame management style (active vs. pas	sive) and similar share class
haracteristics	

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.55	-	0.04
Beta	1.40	-	1.01
R-Squared	96.77	-	96.15
Standard Deviation	10.84	7.63	7.84
Sharpe Ratio	-0.65	-0.66	-0.64
Fracking Error	3.60	-	1.52
nformation Ratio	-0.62	-	0.03
Jp Capture Ratio	126.70	-	99.02
Down Capture Ratio	142.73	-	99.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.92	4.43	6.10
Avg Eff Maturity	11.13	_	8.64

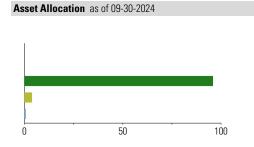


Removed

Western Asset Core Plus Bond IS WAPSX

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







Credit Rating Breakdown	Fund	Bmark	Cat
AAA	58.89	3.53	41.95
AA	5.21	74.59	19.47
A	14.41	10.82	10.81
BBB	21.14	8.32	17.93
BB	5.60	0.28	4.43
В	1.28	0.00	1.70
Below B	1.72	0.00	0.88
Not Rated	-8.25	2.46	2.83

Sector Weighting as of 09-												
	Fund	Bmark	Cat	Fund	7	Benchmar	k [] C	ategory	Average			
Government	6.30	-	28.92									
Treasury	5.39	_	17.67									
Inflation – Protected	0.31	_	0.47	0								
Agency/Quasi Agency	0.16	_	0.36	0								
Other Government Related	0.44	_	10.42									
Corporate	31.44	_	25.85									
Corporate Bond	29.60	_	24.71									
Bank Loan	1.48	_	0.28									
Convertible	0.07	_	0.03									
Preferred	0.29	_	0.83	1[]								
Securitized	39.31	_	38.55									
Agency MBS Pass-Through	22.40	_	22.23]			
Agency MBS ARM	0.33	_	0.06	D								
Agency MBS CM0	5.22	_	1.02									
Non-Agency Residential MBS	2.17	_	0.14									
Commercial MBS	3.85	_	3.35		0							
Asset-Backed	5.34	_	11.75									
Covered Bond	0.00	_	0.00									
Municipal	0.02	-	0.61	[]								
Cash & Equivalents	12.59	_	3.87									
Other	10.35	_	2.21									
				0%	5	10	15	20	25	30	35	4(

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Western Asset Prem Inst! Govtt Rsrv Pref	_	14.11	14.11	_
⇒ TRADE DATE CASH	_	12.24	26.34	_
€ Federal National Mortgage Association 2.5%	09-2052	2.38	28.73	_
○ CNH/USD FFX DUE 101824-Cross Purchased	10-2024	2.25	30.98	_
€ CNH/USD FFX DUE 101824 Purchased	10-2024	2.20	33.19	-
→ USD/EUR FFX DUE 101824 Purchased	10-2024	1.80	34.99	_
Mexico (United Mexican States) 7.75%	11-2042	1.80	36.79	_
⊕ USD/EUR FFX DUE 101824-Cross Purchased	10-2024	1.77	38.56	_
→ Federal National Mortgage Association 3%	09-2052	1.69	40.25	_
→ CHF/USD FFX DUE 101824-Cross Purchased	10-2024	1.67	41.92	_

Total Holdings 2351

