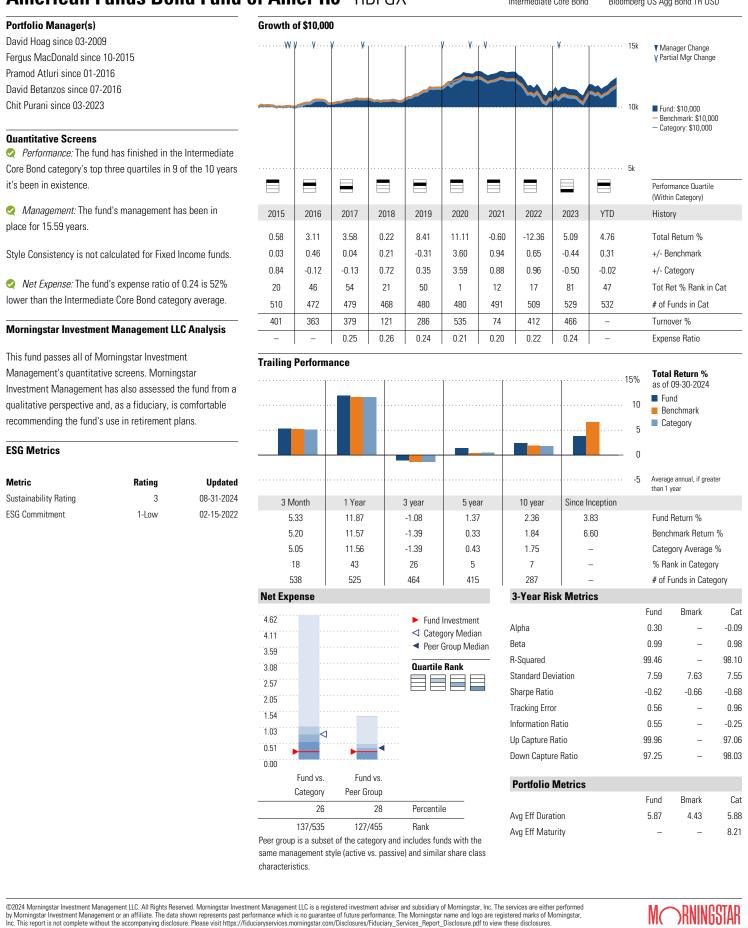
American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category

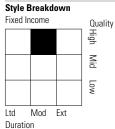
Intermediate Core Bond

Bloomberg US Agg Bond TR USD



American Funds Bond Fund of Amer R6 RBFGX

Style Analysis as of 09-30-2024



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

Morningstar Index

Bloomberg US Agg Bond TR USD

Morningstar Category

Intermediate Core Bond

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

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

	Fund	Bmark	Cat	Fund	۲	Benchmark] C	ategory	Average			
Government	20.12	-	30.70					į		0		
Treasury	19.28	-	24.87				-		0			
Inflation – Protected	0.76	-	1.37									
Agency/Quasi Agency	0.08	-	0.63	10								
Other Government Related	0.00	-	3.83	I	0							
Corporate	27.19	-	23.52									
Corporate Bond	27.09	-	23.34		-							
Bank Loan	0.09	-	0.04	0								
Convertible	0.00	-	0.00									
Preferred	0.01	-	0.14	[
Securitized	39.47	-	39.30									
Agency MBS Pass-Through	29.61	-	28.33									
Agency MBS ARM	0.01	-	0.18	[
Agency MBS CMO	1.17	-	1.23									
Non-Agency Residential MBS	0.41	-	0.12	0								
Commercial MBS	2.01	-	2.27									
Asset-Backed	6.26	-	7.17			0						
Covered Bond	0.00	-	0.00	0								
Municipal	0.50	_	1.22									
Cash & Equivalents	12.72	_	4.52]							
Other	0.00	-	0.75	10								
				0%	5	10	15	20	25	30	35	40

Top 10 Holdings as of 09-30-2024

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

Total Holdings 4460

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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American Funds New Perspective R6 RNPGX

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.

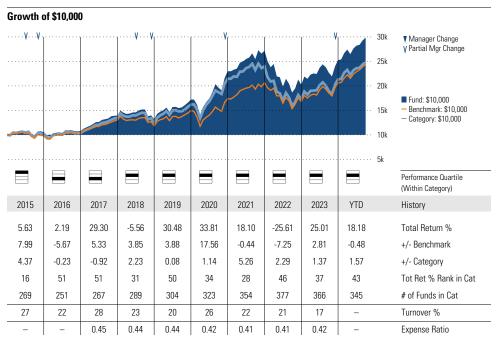
Net Expense: The fund's expense ratio of 0.42 is 60.38% lower than the Global Large-Stock Growth category average.

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







Reta

2.52 Fund Investment Category Median 2.24 Peer Group Median 1.96 1.68 Quartile Rank 1.40 1.12 0.84 0.56 0.28 Fund vs Fund vs Peer Group Category 2 6 Percentile 6/346 14/242 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.

than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat Alpha -3.04 -4.77 1 10 1 13 R-Squared 96.39 89.30 Standard Deviation 16.57 18 55 20.01 Sharpe Ratio 0 17 0.32 0 1 1 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
		Billant	
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

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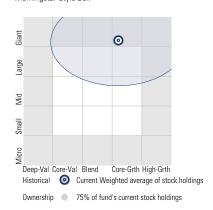


Morningstar Index Morningstar Category

Global Large-Stock Growth MSCI ACWI NR USD

American Funds New Perspective R6 RNPGX

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







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



50

Fund

27.28

3.96

11.98

10.89

0.45

50.66

10.99

2.62

14.95

22.10

22.05

5.17

16.18

0.70

Bmark

32.41

3.91

10.46

15 78

2.26

47.62

7.94

4.03

10.00

25.65

19.97

6.26

10.95

2.76

100

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

0

€ Cyclical

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Energy

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Bonds	0.00	0.01
Cash	4.03	1.66
Other	0.10	0.58

Benchmark [] Category Average Cat Fund 26.47 2.42 11.53 11.63 0.89 1 54.15 9.30 2.26 11.08 31.51 19.37 4.26 14.19 0.92 0% 5 10 15 20 25 30 35 40 45 50 55

	Greater Asia	Fund % 11.96	Cat % 12.28	Americas	Fund % 58.63	Cat % 65.02	Greater Europe	Fund % 29.38	Cat % 22.73	Market Maturity	Fund %
	Japan	3.66	4.18	North America	57.32	63.40	United Kingdom	5.62	4.04	Developed Markets	95.42
	Australasia	0.29	0.24	Central/Latin	1.31	1.62	W euro-ex UK	23.40	18.36	Emerging Markets	4.58
	Asia-4 Tigers	5.08	3.80				Emrgng Europe	0.00	0.01	Not Available	0.00
	Asia-ex 4 Tigers	2.93	4.06				Africa	0.36	0.32		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 09-30-2024

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
e Meta Platforms Inc Class A	3.69	3.69	62.15	Communication Svc
∋ Microsoft Corp	3.34	7.03	15.03	Technology
$oldsymbol{\oplus}$ Taiwan Semiconductor Manufacturing Co Ltd	3.04	10.07	-	Technology
\ni Broadcom Inc	2.73	12.80	55.95	Technology
\ominus Novo Nordisk AS Class B	2.56	15.36	-	Healthcare
\oplus 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
\ni Eli Lilly and Co	1.51	22.50	52.65	Healthcare
Netflix Inc	1.25	23.75	45.68	Communication Svc

Total Holdings 296

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category Morningstar Index

Global Large-Stock Growth MSCI ACWI NR USD

→ Defensive ☐ Consumer Defensive ☑ Healthcare ☑ Utilities

American Funds New World R6 RNWGX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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

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

Total Return %

as of 09-30-2024

Benchmark

Average annual, if greater

Category

than 1 year

Fund

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

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Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

American Funds New World R6 RNWGX

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







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024



Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

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

Morningstar Category Morningstar Index

Diversified Emerging Mkts MSCI EM NR USD

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



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

Top 10 Holdings as of 09-30-2024

25-50

50-75

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

Total Holdings 579

 \oplus Increase \oplus Decrease R New to Portfolio

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BlackRock 20/80 Target Allocation K BKCPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Large Blend — 89.66 % of the time over the past three years.

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

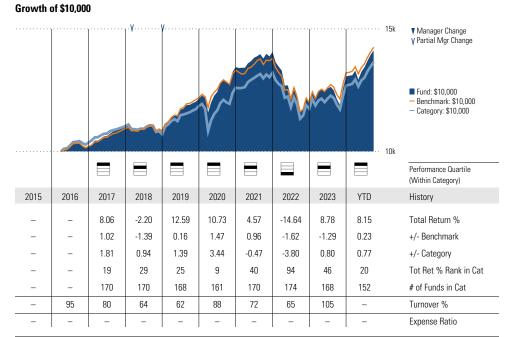
Morningstar Investment Management LLC Analysis

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

ESG Metrics

 Metric
 Rating
 Updated

 Sustainability Rating
 3
 08-31-2024



Morningstar Category

Conservative Allocation

Trailing Performance



3.06 Fund Investment Category Median 2.72 Peer Group Median 2.38 2.04 Quartile Rank 1.70 1.37 1.03 0.69 0.35 0.01 Fund vs Fund vs Peer Group Category 2 q Percentile 4/151 15/174 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.

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

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

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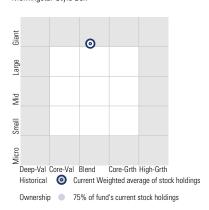


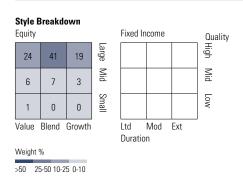
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

BlackRock 20/80 Target Allocation K BKCPX

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





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Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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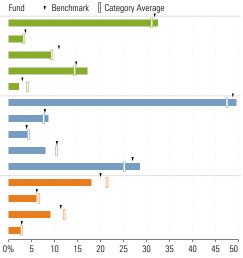
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Energy

¢

Asset Class Net % Cat% US Stocks 16.68 14.94 Non-US Stocks 5.02 3.76 Bonds 75.12 67.82 Cash -4.01 7.64 Other 7.20 5.83 Total 100.00 100.00

Bmark Cat Fund Cyclical 32.45 31.60 31.12 Basic Materials 3.47 3.49 3.31 **Consumer Cyclical** 9.63 10.77 9.40 Financial Services 17.11 14 52 14.34 Real Estate 2.24 2.82 4.07 Sensitive 49.54 48.59 47.47 **Communication Services** 8.67 7.72 7.60 4.33 3.75 4.29 Industrials 7.98 10.33 10.43 Technology 28 56 26.79 25.15 18.02 19.82 Defensive 21.40 **Consumer Defensive** 6.02 5.96 6.57 Healthcare 9.08 11.17 12.06 Utilities 2.92 2.69 2.77



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus iShares Core Total USD Bond Market ETF	_	16.88	16.88	-	_
∋ BlackRock Total Return K	-	16.87	33.76	_	_
∋ BlackRock Strategic Income Opps K	_	11.91	45.67	_	-
∋ BlackRock US Mortgage Portfolio Instl	-	7.90	53.57	_	_
\oplus iShares Flexible Income Active ETF	-	7.76	61.34	-	-
\ominus iShares 20+ Year Treasury Bond ETF	-	6.95	68.29	-	-
∋ iShares Core S&P 500 ETF	-	5.21	73.50	_	_
$igodoldsymbol{\in}$ iShares Investment Grade Systmtc Bd ETF	-	4.98	78.48	_	_
\ominus iShares S&P 500 Growth ETF	-	3.22	81.71	_	-
∋ iShares MSCI USA Quality Factor ETF	_	3.14	84.84	_	_

Total Holdings 19

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category

Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

BlackRock 40/60 Target Allocation K BKMPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Large Blend — 82.76 % of the time over the past three years.

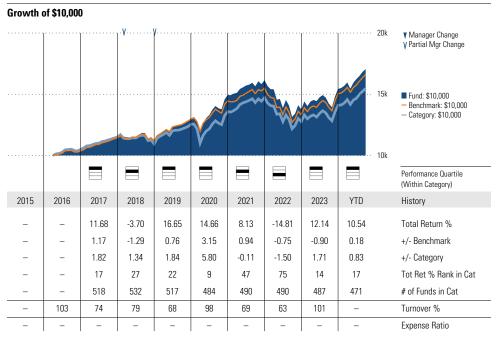
Net Expense: The fund's expense ratio of 0.25 is 73.4% lower than the Moderately Conservative Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

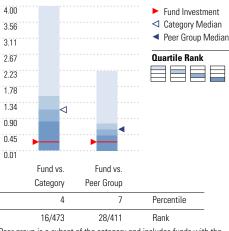
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	09-30-2022



Morningstar Category Moderately Conservative

Allocation





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

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

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

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Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

BlackRock 40/60 Target Allocation K BKMPX

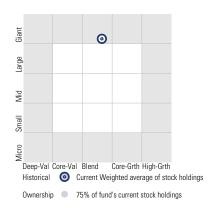
Quality

High

Mid

Low

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



Large

Mid

Smal

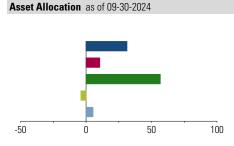
Ltd

Duration

Mod Ext

3

Fixed Income



Sector Weighting as of 09-30-2024

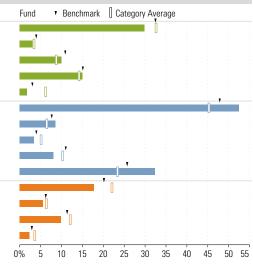
		Fund	Bmark	Cat
Դ	Cyclical	29.79	32.31	32.63
æ.	Basic Materials	3.00	3.78	3.42
~	Consumer Cyclical	9.97	10.73	8.77
цф	Financial Services	15.04	14.94	14.21
ŵ	Real Estate	1.78	2.86	6.23
~~	Sensitive	52.44	47.69	45.28
d	Communication Services	8.59	7.49	6.48
0	Energy	3.40	3.81	5.12
¢	Industrials	8.07	10.85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

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

Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Morningstar Category Moderately Conservative



Weight %

>50 25-50 10-25 0-10

Blend Growth

Style Breakdown Equity

20 42 23

5 7

0 0 0

Value

Top 10 Holdings as of 09-30-2024

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

Total Holdings 22

 \oplus Increase \oplus Decrease otin New to Portfolio

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BlackRock 60/40 Target Allocation K BKGPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Large Blend — 82.14 % of the time over the past three years.

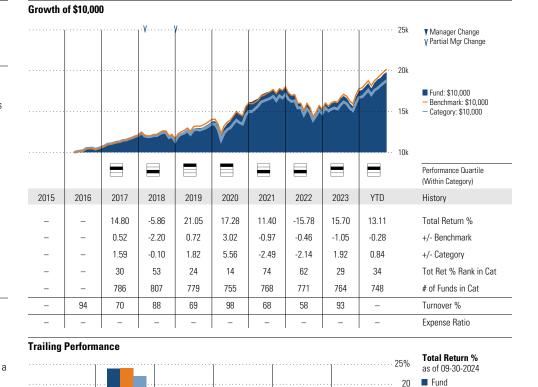
Net Expense: The fund's expense ratio of 0.27 is 73.79% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



5 year

8.75

8.68

8 01

32

655

10 year

Morningstar Category

Moderate Allocation



3 Month

4.87

5.68

5.34 76 1 Year

23.84

23.96

21.99

32

743

3 yea

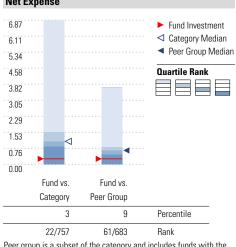
4.81

5.50

4 89

48

694



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

_	8.48	Fund Return %				
7.76	6.13	Benchmark Return %				
6.89	-	Categ	ory Average	e %		
-	-	% Ra	nk in Catego	ory		
-	-	# of F	unds in Cate	egory		
3-Year Risk	Metrics					
		Fund	Bmark	Cat		
Alpha		-0.84	-	-0.52		
Beta		1.04 – 0.98				
R-Squared		99.20 - 94.15				
Standard Devia	tion	12.82	12.26	12.36		
Sharpe Ratio		0.13	0.19	0.13		
Tracking Error		1.25	-	2.79		
Information Rat	io	-0.55	-	-0.37		
Up Capture Rat	io	102.77	-	97.43		
Down Capture	Ratio	107.80	-	100.97		

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

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Morningstar US Mod Tgt Alloc NR USD

Benchmark

Average annual, if greater than 1 year

Category

15

10

5

Λ

Since Inception

Style Breakdown Equity

0 0

Value Blend Growth

>50 25-50 10-25 0-10

5 7

0

Weight %

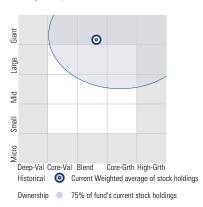
BlackRock 60/40 Target Allocation K BKGPX

Quality High

Mid

Low

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



20 41 24 ^{arge}

Mid

Small

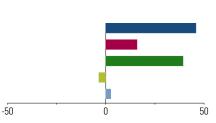
Ltd

Duration

Mod Ext

3

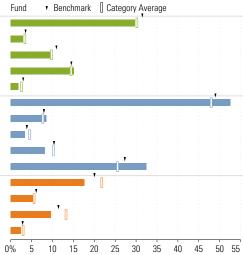
Fixed Income



Total	100.00	100.00
Other	2.51	3.46
Cash	-3.48	3.45
Bonds	39.26	34.48
Non-US Stocks	15.85	9.80
US Stocks	45.85	48.81
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2024

		Fund	Bmark	Cat	
Դ	Cyclical	29.73	31.32	30.20	
æ.	Basic Materials	2.90	3.39	3.40	
A	Consumer Cyclical	9.77	10.77	9.74	
цů	Financial Services	15.17	14.34	14.45	į
俞	Real Estate	1.89	2.82	2.61	ļ
w	Sensitive	52.63	48.81	47.98	
	Communication Services	8.56	7.78	7.70	
0	Energy	3.44	3.70	4.49	
₽	Industrials	8.15	10.20	10.22	
	Technology	32.48	27.13	25.57	į
→	Defensive	17.64	19.87	21.80	
1	Consumer Defensive	5.61	5.93	5.59	ļ
٠	Healthcare	9.59	11.25	13.24	ļ
9	Utilities	2.44	2.69	2.97	İ
					i



Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ightarrow iShares Core S&P 500 ETF	_	15.36	15.36	_	_
∋ BlackRock Total Return K	_	11.01	26.37	_	-
i iShares Core Total USD Bond Market ETF	-	7.96	34.33	_	-
i iShares S&P 500 Growth ETF	-	7.37	41.70	_	-
i iShares MSCI USA Quality Factor ETF	-	7.18	48.88	-	-
m eta iShares U.S. Equity Fac Rotation Act ETF	-	6.94	55.82	_	_
Đ iShares MSCI EAFE Value ETF	-	5.89	61.71	_	_
igodolog BlackRock Strategic Income Opps K	-	5.86	67.58	_	-
igodologie BlackRock US Mortgage Portfolio Instl	-	4.88	72.46	_	-
∋ iShares S&P 500 Value ETF	_	4.11	76.57	_	_

Total Holdings 23

 \oplus Increase \oplus Decrease arrow New to Portfolio



Morningstar CategoryMaModerate AllocationMa

Morningstar Index Morningstar US Mod Tgt Alloc NR USD

Asset Allocation as of 09-30-2024

BlackRock 80/20 Target Allocation K BKAPX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style: The fund has landed in its primary style box — Large Blend — 82.14 % of the time over the past three years.

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

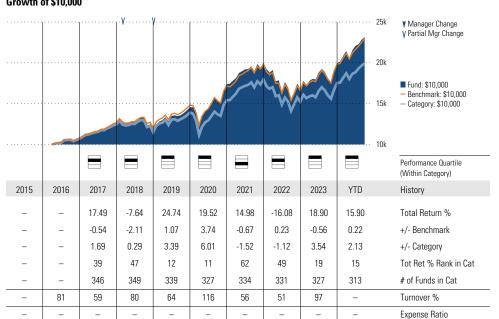
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

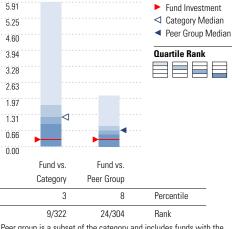




Morningstar Category Moderately Aggressive

Allocation





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

Fund Bmark Cat Alnha -0.24 -1 15 Beta 1.04 0.98 **R**-Squared 99 12 94 31 _ Standard Deviation 14.73 14.14 14.38 Sharpe Ratio 0.27 0.28 0.18 Tracking Error 1 48 3.05 Information Ratio -0.03 -0.66 Up Capture Ratio 104.13 96.66 105.69 Down Capture Ratio 102.79 **Portfolio Metrics**

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

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Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR USD

BlackRock 80/20 Target Allocation K BKAPX

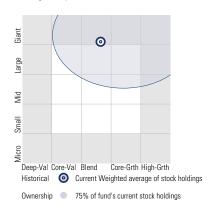
Quality

High

Mid

Low

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



Large

Mid

Smal

Ltd

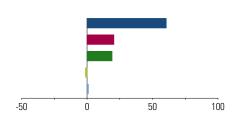
Duration

Mod Ext

3

0

Fixed Income



Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

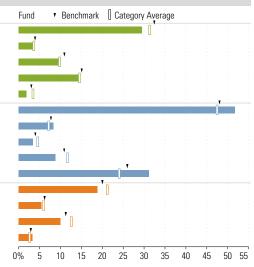
	biol molghting abor of	00 202 1		
		Fund	Bmark	Cat
Դ	Cyclical	29.49	32.27	31.33
.	Basic Materials	3.24	3.75	3.62
4	Consumer Cyclical	9.79	10.76	9.76
H	Financial Services	14.65	14.91	14.53
ŵ	Real Estate	1.81	2.85	3.42
₩.	Sensitive	51.69	47.88	47.46
d	Communication Services	8.29	7.55	7.17
0	Energy	3.42	3.81	4.56
Ф	Industrials	8.85	10.71	11.67
	Technology	31.13	25.81	24.06
-	Defensive	18.82	19.85	21.20
F	Consumer Defensive	5.50	6.03	5.98
٠	Healthcare	9.98	11.09	12.61
2	Utilities	3.34	2.73	2.61

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

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Morningstar Category Moderately Aggressive



Weight %

20 40 23

5 7

1

Value

>50 25-50 10-25 0-10

1

Blend Growth

Style Breakdown Equity

Top 10 Holdings as of 09-30-2024

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

Total Holdings 21

 \oplus Increase \oplus Decrease New to Portfolio



BrandywineGLOBAL Global Opp Bond IS GOBSX

Portfolio Manager(s)

David Hoffman since 11-2006 Jack McIntyre since 02-2012 Anujeet Sareen since 01-2017 Tracy Chen since 12-2020 Brian Kloss since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 17.93 years.

Style Consistency is not calculated for Fixed Income funds.

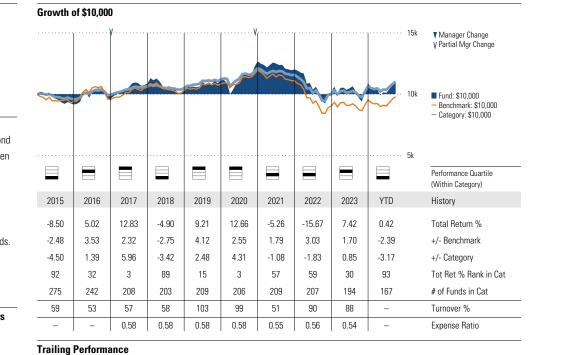
Net Expense: The fund's expense ratio of 0.54 is 40.66% lower than the Global Bond category average.

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	2	08-31-2024



Morningstar Category

Global Bond

Morningstar Index

Bloomberg GbI Agg Ex USD TR USD



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

Rank

52/131

Avg Eff Duration 7 36 6 17 Avg Eff Maturity 13.72 10.17

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26/168



BrandywineGLOBAL Global Opp Bond IS GOBSX

Style Analysis as of 09-30-2024





0 50 100

Other	0.00	1.01
Cash	6.76	27.58
Bonds	93.24	71.18
Non-US Stocks	0.00	0.11
US Stocks	0.00	0.13
Asset Class	Net %	Cat%

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	4.54	-	22.63
AA	66.13	-	33.26
A	2.03	-	16.13
BBB	14.49	-	18.12
BB	7.52	-	5.18
В	5.29	-	2.42
Below B	0.00	-	0.63
Not Rated	0.00	-	1.64

	Fund	Bmark	Cat	Func	ł v	Benchi	nark	Cat	tegory	Aver	age				
Government	31.65	-	46.37												
Treasury	31.65	-	37.22							0					
Inflation – Protected	0.00	-	3.28	i [
Agency/Quasi Agency	0.00	-	2.59	10											
Other Government Related	0.00	-	3.28	1 [
Corporate	3.25	-	17.42]								
Corporate Bond	3.25	-	16.65												
Bank Loan	0.00	-	0.19	[
Convertible	0.00	-	0.22	[
Preferred	0.00	-	0.36	0											
Securitized	5.69	-	10.38												
Agency MBS Pass-Through	5.69	-	7.88												
Agency MBS ARM	0.00	-	0.00												
Agency MBS CMO	0.00	-	0.73	1											
Non-Agency Residential MBS	0.00	-	0.30												
Commercial MBS	0.00	-	0.17												
Asset-Backed	0.00	-	1.16	[]											
Covered Bond	0.00	-	0.14	0											
Municipal	0.00	-	0.10	0											
Cash & Equivalents	2.52	-	20.30				0								
Other	56.88	-	5.45		0						-				
				0%	5 10	15	20	25	30	35	40	45	50	55	60

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€) Eur/Usd Fwd 20241107 00187	11-2024	28.11	28.11	_
€ Usd/Eur Fwd 20241107 00187	11-2024	27.48	55.59	-
	12-2024	15.47	71.06	-
⊕ Jpy/Usd Fwd 20241213 00187	12-2024	15.33	86.39	-
⊕ United States Treasury Notes 4.76271%	10-2025	13.99	100.38	-
⊕ United States Treasury Notes 4.74271%	04-2026	11.97	112.35	_
⊕ Aud/Usd Fwd 20241206 50	12-2024	11.80	124.15	-
€ Usd/Aud Fwd 20241206 50	12-2024	11.60	135.75	-
⊕ Usd/Mxn Fwd 20241023 00418	10-2024	7.43	143.18	-
⊕ Mxn/Usd Fwd 20241023 00418	10-2024	6.75	149.93	-

Total Holdings 94

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category Global Bond Morningstar Index Bloomberg Gbl Agg Ex USD TR USD

Brown Advisory Sustainable Growth I BAFWX

Portfolio Manager(s)

David Powell since 06-2012 Karina Funk since 06-2012

Quantitative Screens

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

Management: The fund's management has been in place for 12.26 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 0.64 is 30.43% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	3-Advanced	02-15-2022



Morningstar Category

Large Growth



30

_

0.73

_

0.73

21

0.73

20

0.70

37

_



23

0.65

_

0.63

13

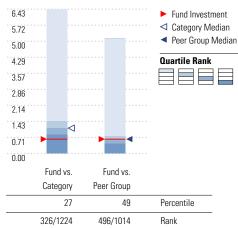
0.63

35

0.60

Turnover %

Expense Ratio



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

Fund Bmark Cat Alpha -4.81 -4.22 0.99 Beta 1.03 94.95 **R-Squared** 92.51 Standard Deviation 22 13 20.85 21 45 Sharpe Ratio 0.24 0.47 0.27 Tracking Error 5.02 5.84 Information Ratio -1.00 -0.84 Up Capture Ratio 92.01 91.00 Down Capture Ratio 106.79 105.24

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 40.18 36 55 35.39 Price/Book Ratio 8.89 12.14 9.26 Geom Avg Mkt Cap \$B 203 89 675.16 541 50 ROE 32.32 44.40 41.06

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Morningstar Index

Russell 1000 Growth TR USD

Growth of \$10,000

Brown Advisory Sustainable Growth I BAFWX

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

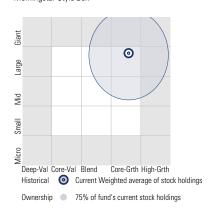
Technology

Defensive

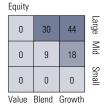
Healthcare

Consumer Defensive

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	8.04	8.04	145.27	Technology
⊖ Microsoft Corp	7.12	15.16	15.03	Technology
⊖ Amazon.com Inc	6.31	21.47	22.63	Consumer Cyclical
\ominus Intuit Inc	4.40	25.87	-0.21	Technology
⊖ ServiceNow Inc	4.36	30.23	26.60	Technology
\ominus KKR & Co Inc Ordinary Shares	4.00	34.23	58.23	Financial Services
⊖ Visa Inc Class A	3.95	38.18	6.21	Financial Services
\ominus Alphabet Inc Class A	3.70	41.88	19.01	Communication Svc
⊖ Progressive Corp	3.64	45.52	59.98	Financial Services
\ominus Monolithic Power Systems Inc	3.42	48.94	47.16	Technology
😑 Danaher Corp	3.40	52.34	20.53	Healthcare
\ominus Uber Technologies Inc	3.08	55.42	22.07	Technology
\oplus Marvell Technology Inc	3.07	58.50	19.88	Technology
∋ Fortive Corp	2.78	61.28	7.52	Technology
igodot Thermo Fisher Scientific Inc	2.75	64.03	16.76	Healthcare

50

Sector Weighting as of 09-30-2024

Total Holdings 35

 \oplus Increase \oplus Decrease R New to Portfolio



100

Bmark

21.25

0.63

14.03

6 00

0.59

67.12

12.80

0.40

3.49

50.43

11.63

3.63

7.78

0.22

Fund

31.09

1.93

10.69

18.47

0.00

55.95

3.73

0.00

5.00

47 22

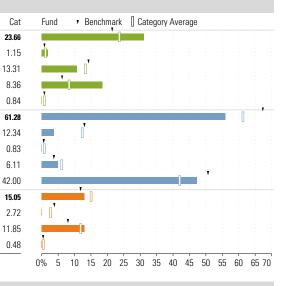
12.96

0.00

12.96

0.00

Total	100.00	100.00
Other	0.00	0.81
Cash	0.91	1.11
Bonds	0.00	0.00
Non-US Stocks	0.00	4.54
US Stocks	99.09	93.54
Asset Class	Net %	Cat%



Calvert US Large Cap Core Rspnb Idx R6 CSXRX

Portfolio Manager(s)

Thomas Seto since 12-2016 Gordon Wotherspoon since 07-2024 Jennifer Mihara since 07-2024

Quantitative Screens

Performance: The fund has finished in the Large Blend category's top three quartiles in 6 of the 7 years it's been in existence.

Management: The fund's management has been in place for 7.75 years.

× Style: The fund has landed in its primary style box — Large Blend — 37.93 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.19 is 73.97% 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.

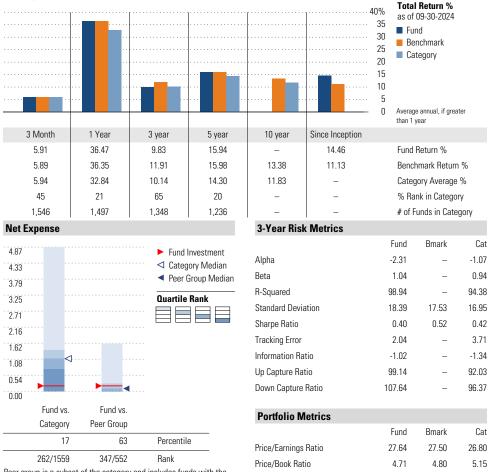
FSG Metrics

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





Trailing Performance



Geom Avg Mkt Cap \$B

ROE

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

221 77

32.67

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328 12

33.77

362.94

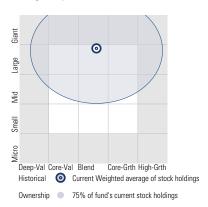
33.76

Large Blend

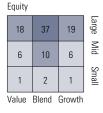
S&P 500 TR USD

Calvert US Large Cap Core Rspnb Idx R6 CSXRX

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Apple Inc	6.92	6.92	21.40	Technology
€ Microsoft Corp	6.02	12.95	15.03	Technology
€ NVIDIA Corp	5.57	18.52	145.27	Technology
€ Alphabet Inc Class A	3.63	22.15	19.01	Communication Svc
\oplus Amazon.com Inc	3.32	25.47	22.63	Consumer Cyclical
\oplus Eli Lilly and Co	1.73	27.20	52.65	Healthcare
€ Broadcom Inc	1.59	28.80	55.95	Technology
	1.40	30.19	25.93	Financial Services
	1.32	31.51	5.29	Consumer Cyclical
\oplus UnitedHealth Group Inc	1.21	32.73	12.21	Healthcare
\oplus Visa Inc Class A	0.96	33.69	6.21	Financial Services
€ Mastercard Inc Class A	0.89	34.58	16.24	Financial Services
Đ Procter & Gamble Co	0.86	35.44	20.21	Consumer Defensive
🕀 Costco Wholesale Corp	0.83	36.27	34.81	Consumer Defensive
€ AbbVie Inc	0.81	37.08	30.43	Healthcare

Total Holdings 790

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50 100 0

Bmark

27.13

2.00

10.30

12 49

2.34

52.68

8.87

3.31

7.59

32.91

20.18

5.88

11.63

2.67

Fund

29.97

2.56

10.47

1374

3.20

49.14

6.58

0.42

8.66

33.48

20.88

6.08

12.79

2.01

Cat

27.70

2.54

9.74

13 42

2.00

51.46

8.40

3.56

9.69

29.81

20.82

5.89

12.54

2.39

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities

Asset Class Net % Cat% **US Stocks** 99.70 95.93 Non-US Stocks 0.29 2.42 Bonds 0.00 0.34 Cash 0.02 0.37 0.00 Other 0.96 Total 100.00 100.00

Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend

Benchmark [] Category Average Fund 1 i. 0% 5 10 15 20 25 30 35 40 45 50 55



ClearBridge Mid Cap Growth IS LCMIX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.09 years.

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

Net Expense: The fund's expense ratio of 0.76 is 28.3% lower than the Mid-Cap Growth category average.

Morningstar Investment Management LLC Analysis

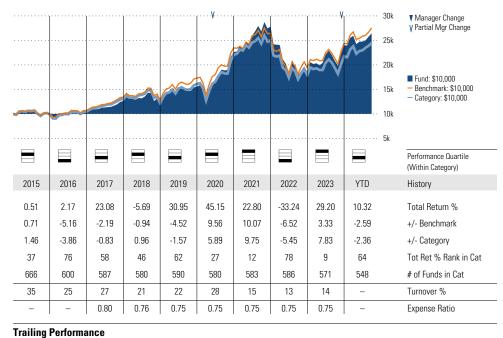
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

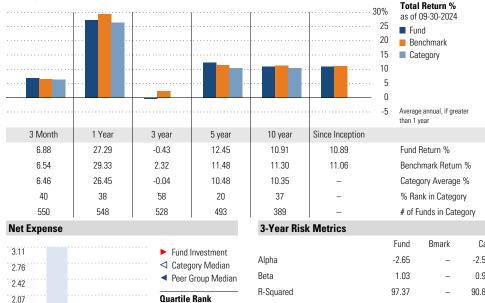
ESG Metrics

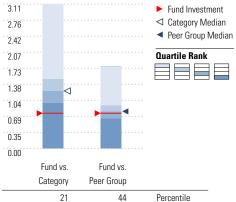
Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022



Morningstar Index Russell Mid Cap Growth TR USD







117/556 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

209/476

389	-	# of	# of Funds in Category					
3-Year Risk	Metrics							
		Fund	Bmark	Cat				
Alpha		-2.65	-	-2.53				
Beta		1.03	-	0.98				
R-Squared		97.37	-	90.82				
Standard Devia	tion	22.26	21.31	22.10				
Sharpe Ratio		-0.08	0.03	-0.08				
Tracking Error		3.67	-	6.61				
Information Rat	tio	-0.75	-	-0.59				
Up Capture Rat	io	99.48	-	94.64				
Down Capture	Ratio	108.90	-	104.30				
Portfolio M	etrics							
		Fund	Bmark	Cat				
Price/Earnings	Ratio	35.40	31.89	33.60				

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

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ClearBridge Mid Cap Growth IS LCMIX

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

€ Cyclical

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Energy

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Utilities

50

Fund

26.17

2.22

12.45

7.51

3.99

55.08

3.05

3.52

17.40

31.11

18.75

2.45

15.24

1.06

Bmark

28.42

0.99

15.37

10.61

1.45

53.61

2.63

3.89

16.38

30.71

17.96

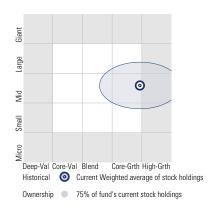
2.43

13.79

1.74

100

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







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

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

Total Holdings 71

 \oplus Increase \oplus Decrease R New to Portfolio

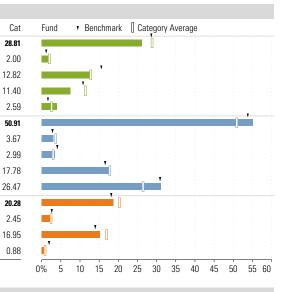
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 Morningstar Category
 Morningstar Index

 Image: Mid-Cap Growth
 Russell Mid Cap Growth TR USD

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



DFA International Value I DFIVX

Portfolio Manager(s)

Jed Fogdall since 02-2010 Joel Schneider since 02-2022

Quantitative Screens

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

Management: The fund's management has been in place for 14.6 years.

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

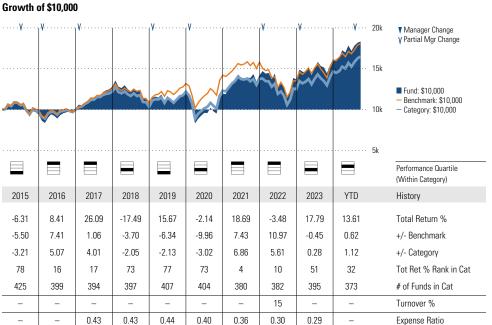
Net Expense: The fund's expense ratio of 0.28 is 70.83% lower than the Foreign Large Value category average.

Morningstar Investment Management LLC Analysis

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

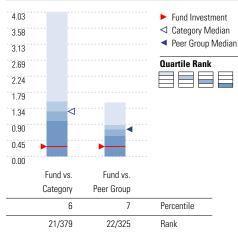
ESG Metrics

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









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

Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat Alpha 4.41 1.91 0.97 0.96 Beta R-Squared 83.56 87.80 Standard Deviation 18 02 16.95 17 31 Sharpe Ratio 0.40 0 17 0.27 Tracking Error 7.32 6.14 Information Ratio 0.59 0.28 Up Capture Ratio 106.20 97.85 Down Capture Ratio 89.24 90.40 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	10.81	15.74	11.98
Price/Book Ratio	1.03	1.84	1.28
Geom Avg Mkt Cap \$B	35.02	56.42	40.98
ROE	10.30	17.13	12.91

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Morningstar Category Foreign Large Value

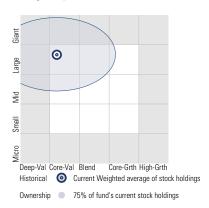
MSCI EAFE NR USD

Morningstar Index

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DFA International Value I DFIVX

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



Style Breakdown



Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024

0	50	100

Sector Weighting as of 09-30-2024

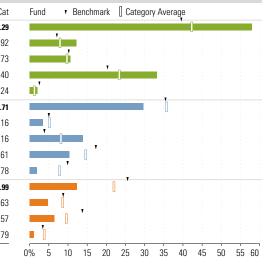
Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat	F
Դ	Cyclical	57.97	39.38	42.29	
æ.	Basic Materials	12.21	6.91	7.92	
A	Consumer Cyclical	10.60	10.01	9.73	
цů	Financial Services	33.20	20.12	23.40	
ħ	Real Estate	1.96	2.34	1.24	
w	Sensitive	29.70	35.26	35.71	
	Communication Services	3.52	4.82	5.16	
0	Energy	13.96	3.65	8.16	
٥	Industrials	10.35	17.08	14.61	
	Technology	1.87	9.71	7.78	
→	Defensive	12.34	25.36	21.99	
Ħ	Consumer Defensive	4.78	8.56	8.63	
٠	Healthcare	6.41	13.56	9.57	
2	Utilities	1.15	3.24	3.79	
					00

 Morningstar Category
 Morningstar Index

 Foreign Large Value
 MSCI EAFE NR USD

Total	100.00	100.00
Other	0.00	-1.21
Cash	1.12	2.84
Bonds	0.00	0.11
Non-US Stocks	97.19	95.38
US Stocks	1.69	2.90
Asset Class	Net %	Cat%



9		Greater Asia	Fund % 30.01	Cat % 29.86	Americas	Fund % 12.28	Cat % 8.38	Greater Europe	Fund % 57.71	Cat % 61.75	Market Maturity	Fund %
		Japan	20.84	16.99	North America	12.28	7.35	United Kingdom	12.43	18.36	Developed Markets	99.81
		Australasia	6.88	3.12	Central/Latin	0.00	1.03	W euro-ex UK	44.66	42.51	Emerging Markets	0.19
		Asia-4 Tigers	2.10	6.90				Emrgng Europe	0.00	0.17	Not Available	0.00
		Asia-ex 4 Tigers	0.19	2.85				Africa	0.62	0.71		
		Not Classified	0.00	0.00								
Ę	j											

Top 10 Holdings as of 09-30-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Shell PLC ADR (Representing - Ordinary Shares)	4.12	4.12	3.36	Energy
⊖ TotalEnergies SE	3.31	7.43	-0.06	Energy
\oplus Zurich Insurance Group AG	1.58	9.01	_	Financial Services
\oplus Novartis AG Registered Shares	1.33	10.35	_	Healthcare
\ominus UBS Group AG	1.33	11.68	-	Financial Services
🕀 Banco Santander SA	1.32	13.00	-	Financial Services
igodot Compagnie de Saint-Gobain SA	1.26	14.26	25.74	Industrials
\oplus The Toronto-Dominion Bank	1.23	15.48	3.46	Financial Services
① Mercedes-Benz Group AG	1.19	16.67	1.26	Consumer Cyclical
🕀 UniCredit SpA	1.14	17.81	67.59	Financial Services

Total Holdings 516

 \oplus Increase \oplus Decrease R New to Portfolio

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Franklin Small Cap Growth R6 FSMLX

Portfolio Manager(s)

Michael McCarthy since 05-2000 Bradley Carris since 03-2004

Quantitative Screens

Performance: The fund has finished in the Small 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 24.43 years.

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

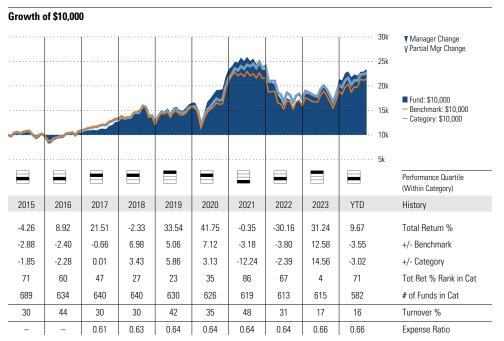
Net Expense: The fund's expense ratio of 0.67 is 42.24% lower than the Small Growth category average.

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.

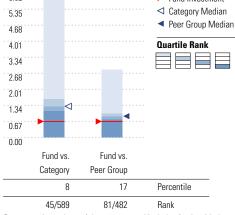
ESG Metrics

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



Trailing Performance





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

of Funds in Category Bmark Cat -1.40 0.95 0.92 Beta 92.11 **R-Squared** 91.59 Standard Deviation 22.86 23.09 22.33 Sharpe Ratio -0.12 -0 07 -0.13 Tracking Error 6.52 6.78 Information Ratio -0.16 -0.14 Up Capture Ratio 92.38 89.78 Down Capture Ratio 95.97 94.76 **Portfolio Metrics**

runu	Diffunk	Gal
27.94	23.07	28.66
3.18	4.22	4.19
4.40	3.28	6.71
3.57	6.24	12.92
	27.94 3.18 4.40	3.18 4.22 4.40 3.28

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Rmork

Cat

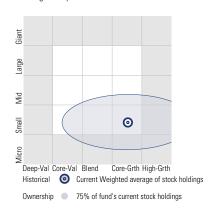
Morningstar Category

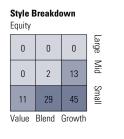
Russell 2000 Growth TR USD

Morningstar Index

Franklin Small Cap Growth R6 FSMLX

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





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ BWX Technologies Inc	2.54	2.54	42.60	Industrials
\ni Arcosa Inc	2.39	4.93	14.85	Industrials
\ni Onto Innovation Inc	2.34	7.27	35.75	Technology
⇒ BellRing Brands Inc Class A	2.24	9.51	9.54	Consumer Defensive
SiTime Corp Ordinary Shares	2.10	11.61	40.49	Technology
∋ AAR Corp	2.05	13.66	4.74	Industrials
Monday.Com Ltd Ordinary Shares	2.02	15.68	47.90	Technology
Freshpet Inc	2.01	17.69	57.64	Consumer Defensive
ightarrow Integer Holdings Corp	1.90	19.59	31.21	Healthcare
$ igoperatorname{} \end{tabular}$ Granite Construction Inc	1.74	21.33	56.65	Industrials
⊖ Wingstop Inc	1.74	23.07	62.44	Consumer Cyclical
Cava Group Inc	1.68	24.75	188.16	Consumer Cyclical
Red Rock Resorts Inc Class A	1.65	26.41	5.36	Consumer Cyclical
Vontier Corp Ordinary Shares	1.64	28.04	-2.13	Technology
Insmed Inc	1.64	29.68	135.56	Healthcare

Total Holdings 119

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50 100 0

Bmark

22.41

4.19

9.35

7 23

1.64

47.63

1.80

3.35

20.63

21.85

29.95

3.81

25.54

0.60

Fund

19.89

0.00

13.00

5.21

1.68

50.66

1.65

2.89

17.74

28.38

29.44

6.98

22.46

0.00

Cat

25.06

3.07

10.77

8.75

2.47

50.15

1.41

3.70

21.13

23.91

24.80

4.25

19.87

0.68

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Energy

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Cash Other	1.03 0.69	1.50 1.23
Bonds	0.00	0.00
Non-US Stocks	5.68	4.54
US Stocks	92.60	92.73
Asset Class	Net %	Cat%

Morningstar Index

Russell 2000 Growth TR USD

Morningstar Category

Small Growth

Category Average Fund Benchmark 1 0% 5 10 15 20 25 30 35 40 45 50 55

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iShares MSCI Total Intl Idx K BDOKX

Portfolio Manager(s)

Jennifer Hsui since 04-2016 Paul Whitehead since 01-2022

Quantitative Screens

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

Management: The fund's management has been in place for 8.48 years.

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

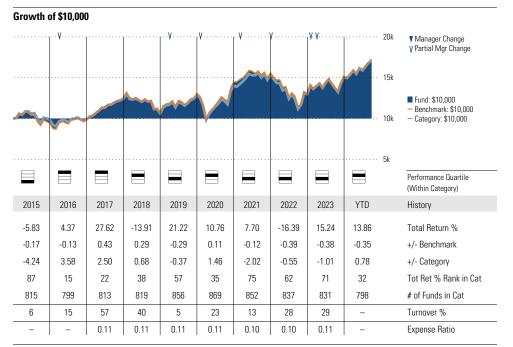
Net Expense: The fund's expense ratio of 0.12 is 85.54% lower than the Foreign Large Blend category average.

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.

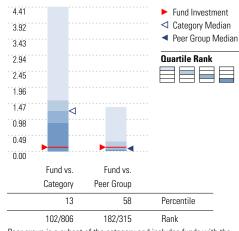
ESG Metrics

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



Trailing Performance





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

Fund Bmark Cat Alpha -0.36 -0.05 1.02 Beta 1 04 _ 98.06 92.90 **R-Squared** Standard Deviation 17 17 16.34 17.33 Sharpe Ratio 0.08 0.10 0.10 Tracking Error 2.49 4.62 Information Ratio -0.11 0.00 Up Capture Ratio 105.70 105.97 Down Capture Ratio 107.78 107.27

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 15 81 15 78 15 57 Price/Book Ratio 1.85 1.85 1.89 Geom Avg Mkt Cap \$B 52.80 52 84 63 57 ROE 16.63 16.65 18.70

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Morningstar Index

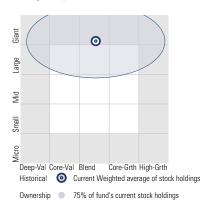
Morningstar Category

Foreign Large Blend

MSCI ACWI Ex USA NR USD

iShares MSCI Total Intl Idx K BDOKX

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



Style Breakdown



Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024

4

50-75

0	50	100

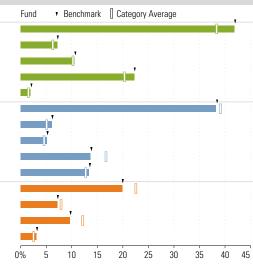
Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	41.84	41.84	38.35
æ.	Basic Materials	7.16	7.13	6.28
	Consumer Cyclical	10.50	10.56	10.23
ц.	Financial Services	22.24	22.19	20.32
ŵ	Real Estate	1.94	1.96	1.52
w	Sensitive	38.22	38.31	39.09
	Communication Services	6.09	6.08	5.08
0	Energy	5.12	5.12	4.58
¢	Industrials	13.61	13.70	16.70
	Technology	13.40	13.41	12.73
	Defensive	19.95	19.84	22.55
F	Consumer Defensive	7.19	7.14	7.90
٠	Healthcare	9.67	9.63	12.14
9	Utilities	3.09	3.07	2.51
-				

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

Asset Class	Net %	Cat%
US Stocks	0.53	3.83
Non-US Stocks	99.11	93.48
Bonds	0.00	0.55
Cash	0.25	0.63
Other	0.11	1.53
Total	100.00	100.00



	Greater Asia	Fund % 44.98	Cat % 34.59	Americas	Fund % 10.39	Cat % 8.81	Greater Europe	Fund % 44.63	Cat % 56.59	Market Maturity	Fund %
	Japan	14.00	18.85	North America	8.20	7.75	United Kingdom	8.95	13.90	Developed Markets	79.72
	Australasia	4.92	4.68	Central/Latin	2.19	1.06	W euro-ex UK	31.90	41.71	Emerging Markets	20.28
	Asia-4 Tigers	10.56	6.46				Emrgng Europe	0.57	0.12	Not Available	0.00
	Asia-ex 4 Tigers	15.50	4.60				Africa	3.21	0.86		
	Not Classified	0.00	0.00								
۰.											

Top 10 Holdings as of 09-30-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	2.66	2.66	_	Technology
∋ Novo Nordisk AS Class B	1.35	4.01	-	Healthcare
Tencent Holdings Ltd	1.33	5.34	-	Communication Svc
ASML Holding NV	1.19	6.53	10.07	Technology
D Nestle SA	0.94	7.47	-	Consumer Defensive
AstraZeneca PLC	0.86	8.33	11.52	Healthcare
SAP SE	0.85	9.18	48.12	Technology
Novartis AG Registered Shares	0.81	9.99	-	Healthcare
Roche Holding AG	0.81	10.80	-	Healthcare
Samsung Electronics Co Ltd	0.80	11.60	_	Technology

Total Holdings 1949

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Loomis Sayles Investment Grade Bond N LGBNX

Portfolio Manager(s)

Matthew Eagan since 09-2006 Brian Kennedy since 02-2013

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 18.01 years.

Style Consistency is not calculated for Fixed Income funds.

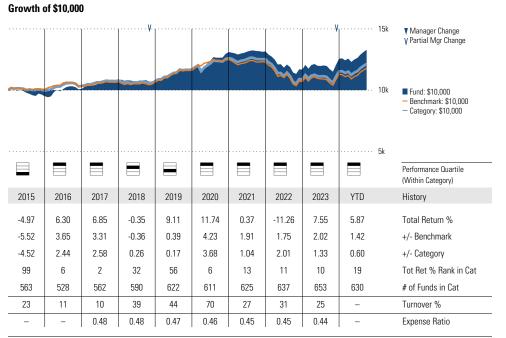
Net Expense: The fund's expense ratio of 0.44 is 40.54% lower than the Intermediate Core-Plus Bond category average.

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	2	08-31-2024
ESG Commitment	1-Low	02-15-2022



Trailing Performance



1.57						
1.05		<1				
0.52		7	··· •	-∢		
0.00						
I	Fund v	S.	Fur	nd vs.		
C	Catego	ry	Peer G	Group		
	2	21		50	Percentile	
	134/63	38	324	/648	Rank	

Information Ratio 1.25 – Up Capture Ratio 97.23 – Down Capture Ratio 83.05 – Portfolio Metrics Fund Bmark

Avg Eff Duration	6.39	4.43	6.10
Avg Eff Maturity	5.51	-	8.64

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

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99.02

99.03

Cat

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Loomis Sayles Investment Grade Bond N LGBNX

Style Analysis as of 09-30-2024



Ó 50 100

Intermediate Core-Plus Bond Bloomberg US Agg Bond TR USD

Morningstar Index

Morningstar Category

Asset Class	Net %	Cat%
US Stocks	0.00	0.13
Non-US Stocks	0.00	0.00
Bonds	96.79	102.12
Cash	2.63	-2.42
Other	0.58	0.18
Total	100.00	100.00

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	28.36	3.53	41.95
AA	3.89	74.59	19.47
A	13.61	10.82	10.81
BBB	42.17	8.32	17.93
BB	6.26	0.28	4.43
В	0.64	0.00	1.70
Below B	0.73	0.00	0.88
Not Rated	4.34	2.46	2.83

	Fund	Bmark	Cat	Fund	 Benchman 	k 🛛 Ca	ategory	Averag	je		
Government	47.29	-	28.92			-			•		ľ
Treasury	16.16	-	17.67			0					
Inflation – Protected	0.00	-	0.47	0							
Agency/Quasi Agency	0.06	-	0.36	0							
Other Government Related	31.07	-	10.42]						
Corporate	37.77	-	25.85]				
Corporate Bond	35.82	-	24.71				_				
Bank Loan	1.44	-	0.28								
Convertible	0.51	-	0.03	0							
Preferred	0.00	-	0.83	10							
Securitized	12.57	-	38.55								
Agency MBS Pass-Through	0.00	-	22.23			[
Agency MBS ARM	0.18	-	0.06	0							
Agency MBS CMO	0.18	-	1.02	10							
Non-Agency Residential MBS	0.54	-	0.14	D							
Commercial MBS	0.65	-	3.35								
Asset-Backed	11.02	-	11.75								
Covered Bond	0.00	-	0.00	0							
Municipal	0.03	-	0.61	0							
Cash & Equivalents	2.34	-	3.87								
Other	0.00	-	2.21								

Top 10 Holdings as of 09-30-2024

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ Us Long Bond(Cbt) Dec24 Xcbt 20241219	12-2024	15.50	15.50	_
⊖ Ultra 10 Year US Treasury Note Future Dec 24	12-2024	13.70	29.20	-
⊕ Us 5yr Note (Cbt) Dec24 Xcbt 20241231	12-2024	9.92	39.12	-
United States Treasury Notes 4.625%	02-2026	7.01	46.13	-
10 Year Treasury Note Future Dec 24	12-2024	6.27	52.40	-
⊕ United States Treasury Notes 3.75%	08-2026	2.80	55.20	_
⊕ Fixed Inc Clearing Corp.Repo	10-2024	2.62	57.82	-
⊕ Us Ultra Bond Cbt Dec24 Xcbt 20241219	12-2024	2.01	59.82	-
\oplus 2 Year Treasury Note Future Dec 24	12-2024	1.64	61.46	-
\oplus United States Treasury Notes 3.5%	09-2026	1.33	62.78	-

Total Holdings 998

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PGIM High Yield R6 PHYQX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 16.97 years.

Style Consistency is not calculated for Fixed Income funds.

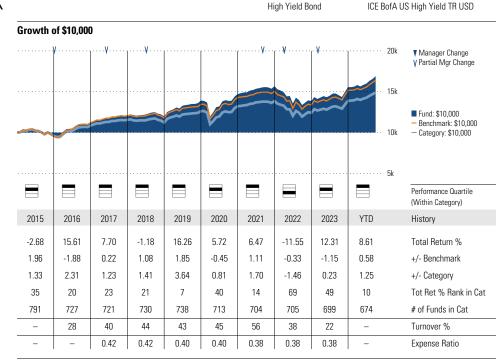
Net Expense: The fund's expense ratio of 0.38 is 57.3% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2024





 Category Median 4.15 Peer Group Median 3.63 3.11 Quartile Rank 2.59 2.08 1.56 1.04 0.52 0.00 Fund vs Fund vs Peer Group Category 9 13 Percentile 61/686 62/477 Rank

435		-	# 0	# of Funds in Category				
3-Year R	isk Met	rics						
			Fund	Bmark	Cat			
Alpha			-0.18	-	0.02			
Beta			0.96	-	0.89			
R-Squared			98.63	-	94.57			
Standard De	eviation		8.34	8.62	7.84			
Sharpe Rati	0		-0.09	-0.05	-0.09			
Tracking Err	or		1.03	-	1.90			
Information	Ratio		-0.29	-	-0.35			
Up Capture	Ratio		98.62	-	88.54			
Down Captu	ire Ratio		101.16	-	88.27			
Portfolio	Metric	s						
					-			

Portiono metrics			
	Fund	Bmark	Cat
Avg Eff Duration	3.04	-	3.05
Avg Eff Maturity	5.18	-	4.96

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

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Morningstar Category Morningstar Index

ICE BofA US High Yield TR USD

PGIM High Yield R6 PHYQX

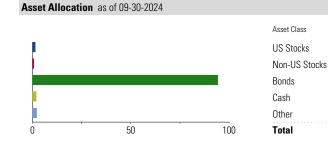
Style Analysis as of 09-30-2024





Duration

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



Sector Weighting as of 09-30-2024

	Fund	Bmark	Cat	Fund • Benchmark [] Category Average	
Government	4.31	-	2.47		
Treasury	4.29	-	1.12		
Inflation – Protected	0.00	-	0.00	Ú IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	
Agency/Quasi Agency	0.00	-	0.00		
Other Government Related	0.02	-	1.35	10	
Corporate	89.53	-	89.19		
Corporate Bond	84.17	-	86.65		
Bank Loan	4.11	-	1.71	0	
Convertible	0.00	-	0.46		
Preferred	1.25	-	0.37	D	
Securitized	1.34	-	1.55		
Agency MBS Pass-Through	0.00	-	0.12		
Agency MBS ARM	0.00	-	0.00	ĺ	
Agency MBS CMO	0.00	-	0.06	Ú I I I I I I I I I I I I I I I I I I I	
Non-Agency Residential MBS	0.00	-	0.05		
Commercial MBS	0.10	-	0.22		
Asset-Backed	1.24	-	1.10		
Covered Bond	0.00	-	0.00		
Municipal	0.00	-	0.04		
Cash & Equivalents	2.17	-	6.18		
Other	2.65	-	0.57		

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

Top 10 Holdings as of 09-30-2024

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

Total Holdings 822

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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High Yield Bond

Morningstar Category

Morningstar Index

Net %

1.34

0.60

94.20

1.80

2.05

100.00

Cat%

0.68

0.03

92.86

4.85

1.58

100.00

ICE BofA US High Yield TR USD

PIMCO Commodity Real Ret Strat Instl PCRIX

Updated

08-31-2024

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.

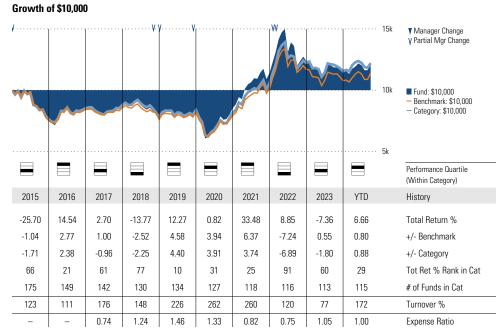
Net Expense: The fund's expense ratio of 1 is 0.99% lower than the Commodities Broad Basket category average.

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 Sustainability Rating 2

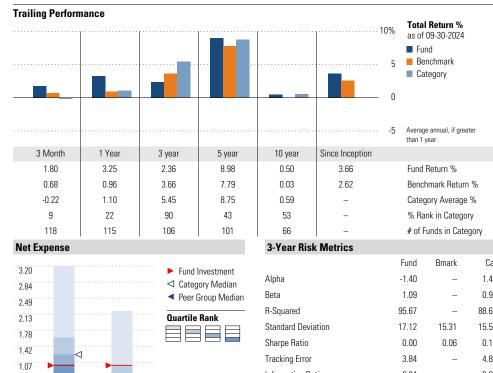


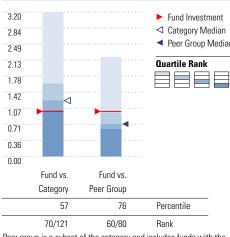
Morningstar Category

Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD





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

Cat 1.47 0.96 88.68 15.55 0.14 4.85 Information Ratio -0.34 0.04 Up Capture Ratio 102.41 95.40 109.45 88.21 Down Capture Ratio

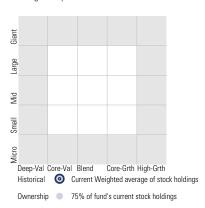
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	-	7.93
Price/Book Ratio	3.56	-	1.87
Geom Avg Mkt Cap \$B	16.44	-	44.07
ROE	29.97	-	27.17

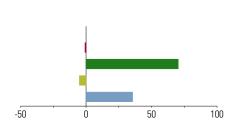
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PIMCO Commodity Real Ret Strat Instl PCRIX

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





-0.82 70.36 -5.07 35.53	0.37 31.65 54.16 12.74
70.36	31.65
-0.82	0.37
0.00	1.08
Net %	Cat%

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat	Fun	d	• Be	nchma	ark 🛛	Categ	jory Av	erage				
Դ	Cyclical	-	-	44.68										0		
ŵ.	Basic Materials	-	-	44.68										0		
≏	Consumer Cyclical	-	-	0.00	Ó											
÷.	Financial Services	-	-	0.00	0											
æ	Real Estate	-	-	0.00	Ū											
M	Sensitive	-	-	51.07											[
d	Communication Services	-	-	0.00	ĺ											
•	Energy	-	-	48.94											[
\$	Industrials	-	-	2.13	0											
	Technology	-	-	0.00	Ì											
•	Defensive	-	-	4.26												
	Consumer Defensive	-	-	4.26		0										
	Healthcare	-	_	0.00	Ì											
2	Utilities	-	-	0.00	Ó											
					0%	5	10	15	20	25	30	35	40	45	50	ļ

Style Breakdown



>50 25-50 10-25 0-10

Weight %

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	-	-
券 Offset: Unsettled Trades	13.98	95.67	-	-
娄 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	-	-
\oplus 10 Year Treasury Note Future Sept 24	9.42	152.26	-	_
⊖ US Treasury Bond Future Sept 24	9.36	161.62	_	-
\oplus Pimco Cayman Cmdty Fd Ltd Instl	9.21	170.83	-	-
➔ United States Treasury Notes 0.5%	8.49	179.32	-	-
	8.46	187.78	-	-
⊖ U S TIPS REV REPO	8.43	196.21	_	_

Total Holdings 774

🕀 Increase \ominus Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

Commodition

Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

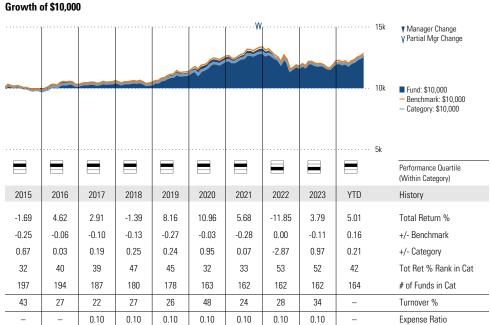
Net Expense: The fund's expense ratio of 0.1 is 85.07% lower than the Inflation-Protected Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

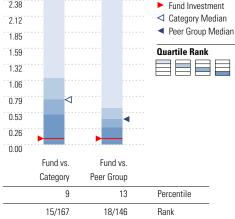
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



Morningstar Category

Inflation-Protected Bond





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

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

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

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Morningstar Index Bloomberg US Treasury US TIPS TR USD

Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation

Vanguard Inflation-Protected Secs Adm VAIPX

Style Analysis as of 09-30-2024





0 50 100

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

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

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

Fund	Bmark	Cat	Fund V Benchmark Category Average
97.08	-	85.91	
4.27	-	0.38	
92.81	-	80.08	
0.00	-	0.10	
0.00	-	5.35	
0.00	-	1.05	
0.00	-	1.02	
0.00	-	0.00	D
0.00	-	0.00	D
0.00	-	0.03	
0.00	-	4.67	
0.00	-	2.24	10
0.00	-	0.00	Ū į
0.00	-	0.38	
0.00	-	0.05	
0.00	-	0.23	
0.00	-	1.74	10
0.00	-	0.03	ĺ
0.00	-	0.01	
2.92	-	8.21	
0.00	-	0.14	
	97.08 4.27 92.81 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	97.08 - 4.27 - 92.81 - 0.00 -	97.08 - 85.91 4.27 - 0.38 92.81 - 80.08 0.00 - 0.10 0.00 - 5.35 0.00 - 1.02 0.00 - 1.02 0.00 - 0.00 0.00 - 0.00 0.00 - 0.01 0.00 - 0.02 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.05 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03 0.00 - 0.03

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

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

Total Holdings 60

🕀 Increase 👄 Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Vanguard International Growth Adm VWILX

Portfolio Manager(s)

Simon Webber since 12-2009 Thomas Coutts since 12-2016 James Gautrey since 12-2020 Lawrence Burns since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 14.77 years.

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

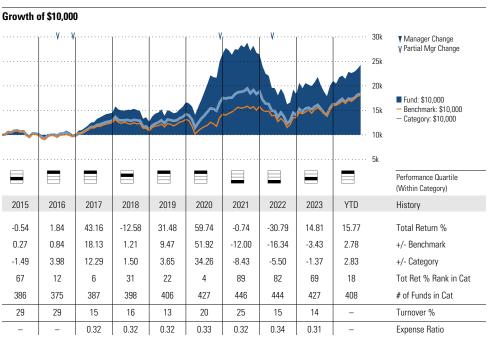
Net Expense: The fund's expense ratio of 0.31 is 69% lower than the Foreign Large Growth category average.

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.

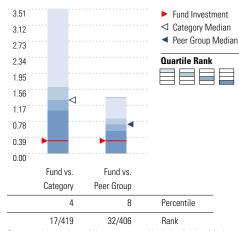
ESG Metrics

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



Trailing Performance





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

5.71	8.52	Bend	hmark Retur	n %
6.57	-	Cate	gory Average	е %
10	-	% R	ank in Catego	ory
228	-	# of	Funds in Cat	egory
3-Year Risk	Metrics			
		Fund	Bmark	Cat
Alpha		-9.42	-	-5.40
Beta		1.22	-	1.10
R-Squared		81.66	-	87.58
Standard Devia	tion	22.88	16.95	19.97
Sharpe Ratio		-0.22	0.17	-0.08
Tracking Error		10.48	-	7.35
Information Rat	io	-0.87	-	-0.73
Up Capture Rat	io	97.16	-	96.05
Down Capture I	Ratio	137.23	-	119.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.17	15.74	23.36
Price/Book Ratio	3.73	1.84	3.57
Geom Avg Mkt Cap \$B	82.17	56.42	78.12
ROE	22.27	17.13	23.04

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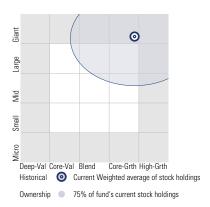


Morningstar Index **Morningstar Category** Foreign Large Growth

MSCI EAFE NR USD

Vanguard International Growth Adm VWILX

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







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 09-30-2024

_
100

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

		Fund	Bmark	Cat
Դ	Cyclical	34.16	39.38	33.15
. #.	Basic Materials	0.58	6.91	6.67
	Consumer Cyclical	24.03	10.01	11.94
H	Financial Services	9.55	20.12	14.19
ŵ	Real Estate	0.00	2.34	0.35
V ^{ar}	Sensitive	49.05	35.26	45.92
đ	Communication Services	7.54	4.82	4.20
0	Energy	1.43	3.65	2.70
¢	Industrials	12.63	17.08	19.45
	Technology	27.45	9.71	19.57
-	Defensive	16.78	25.36	20.93
E	Consumer Defensive	4.11	8.56	6.06
٠	Healthcare	11.92	13.56	14.17
9	Utilities	0.75	3.24	0.70

Asset Class Net % Cat% US Stocks 17.34 8.16 Non-US Stocks 80.40 89.35 Bonds 0.00 -0.16

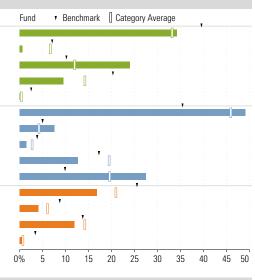
Morningstar Category

Foreign Large Growth

Morningstar Index

MSCI EAFE NR USD

Total	100.00	100.00
Other	0.59	0.60
Cash	1.67	2.05
Bonds	0.00	-0.16
Non-US Stocks	80.40	89.35



1	Greater Asia	Fund % 30.88	Cat % 27.20	Americas	Fund % 27.29	Cat % 16.16	Greater Europe	Fund % 41.82	Cat % 56.64	Market Maturity	Fund %
	Japan	6.32	13.26	North America	19.82	13.53	United Kingdom	7.48	12.78	Developed Markets	79.44
	Australasia	1.88	1.57	Central/Latin	7.47	2.63	W euro-ex UK	34.19	43.44	Emerging Markets	20.56
	Asia-4 Tigers	9.59	6.07				Emrgng Europe	0.00	0.03	Not Available	0.00
	Asia-ex 4 Tigers	13.09	6.30				Africa	0.15	0.39		
	Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2024

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$oldsymbol{\oplus}$ Taiwan Semiconductor Manufacturing Co Ltd	5.75	5.75	_	Technology
⊖ MercadoLibre Inc	5.08	10.83	30.57	Consumer Cyclical
⇒ Spotify Technology SA	4.12	14.95	96.12	Communication Svc
⊖ Adyen NV	3.43	18.38	20.23	Technology
\ominus ASML Holding NV	3.25	21.63	10.07	Technology
Meituan Class B	2.55	24.18	-	Consumer Cyclical
⊖ Atlas Copco AB Class A	2.35	26.54	-	Industrials
Coupang Inc Ordinary Shares - Class A	2.33	28.87	51.64	Consumer Cyclical
⊖ Ferrari NV	2.28	31.15	38.32	Consumer Cyclical
PDD Holdings Inc ADR	2.14	33.28	-7.86	Consumer Cyclical

Total Holdings 149

 \oplus Increase \oplus Decrease R New to Portfolio

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Vanguard Real Estate Index Admiral VGSLX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

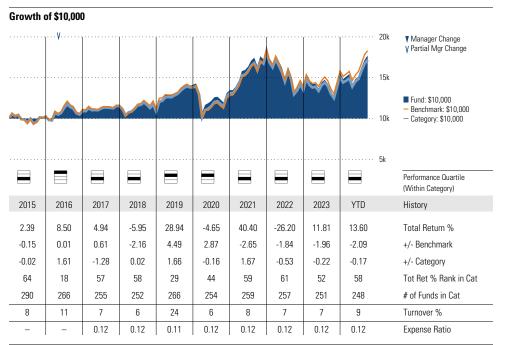
Net Expense: The fund's expense ratio of 0.13 is 88.29% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



Morningstar Category

Real Estate

Trailing Performance





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

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

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

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Morningstar Index

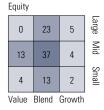
S&P United States REIT TR USD

Vanguard Real Estate Index Admiral VGSLX

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







Weight %

>50 25-50 10-25 0-10

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

Total Holdings 158

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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

Total

Sector Weighting as of 09-30-2024

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

100

S&P United States REIT TR USD

Cat% 88.74

1.06

1.02

1.55

7.63

100.00

100.00

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

Vanguard Selected Value Inv VASVX

Portfolio Manager(s)

Richard Greenberg since 02-2005 John Flynn since 12-2015 Benjamin Silver since 02-2017 Jonathan Hartsel since 11-2019 William Weber since 12-2019 Mehul Trivedi since 12-2019 Evan Fox since 12-2023

Quantitative Screens

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

Management: The fund's management has been in place for 19.61 years.

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

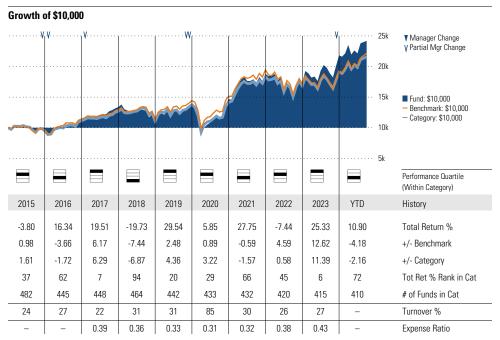
Net Expense: The fund's expense ratio of 0.43 is 55.21% lower than the Mid-Cap Value category average.

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

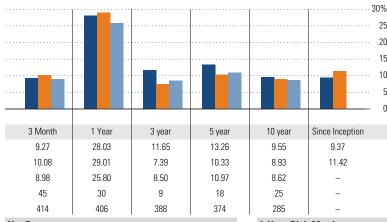
Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022



Morningstar Category

Mid-Cap Value

Trailing Performance



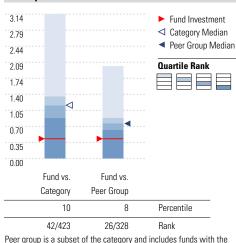
Alpha

Beta

R-Squared

Sharpe Ratio

Net Expense



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

Benchmark 20 Category 15 10 5 0 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat 3.90 1.40 0.94 1 02 95.06 94.42 Standard Deviation 20.56 19.66 19 11 0 45 0 27 0.32 Tracking Error 4 59 472 Information Ratio 0.93 0.24 Up Capture Ratio 104.32 95.29 Down Capture Ratio 90.58 90.51

Total Return %

as of 09-30-2024

Fund

25

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 13.99 19 44 17.35 Price/Book Ratio 1.57 2.43 2.09 Geom Avg Mkt Cap \$B 10.91 20.46 16 28 ROE 13.88 15.17 14.21

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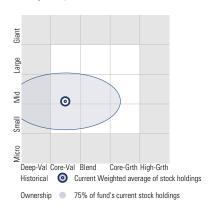


Morningstar Index

Russell Mid Cap Value TR USD

Vanguard Selected Value Inv VASVX

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





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.44	4.44	_	_
igodologie AerCap Holdings NV	2.96	7.41	28.12	Industrials
igodological General State of the state o	1.75	9.15	47.18	Consumer Cyclical
igodolog Fidelity National Financial Inc	1.67	10.82	24.46	Financial Services
Baxter International Inc	1.59	12.41	0.47	Healthcare
TE Connectivity PLC Registered Shares	1.49	13.90	8.81	Technology
m laceble Corebridge Financial Inc	1.42	15.32	37.81	Financial Services
ightarrow Unum Group	1.35	16.67	33.99	Financial Services
Arrow Electronics Inc	1.32	17.99	8.65	Technology
$oldsymbol{ heta}$ RenaissanceRe Holdings Ltd	1.21	19.20	39.58	Financial Services
Teleflex Inc	1.18	20.38	-0.40	Healthcare
Omnicom Group Inc	1.13	21.51	21.94	Communication Svc
🕀 Olin Corp	1.13	22.64	-9.95	Basic Materials
Glacier Bancorp Inc	1.11	23.75	12.20	Financial Services
Đ Open Text Corp	1.11	24.86	-17.30	Technology

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

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Energy

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Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Utilities

Consumer Defensive

50

100

Bmark

41.94

5.50

10.83

15 13

10.48

36.15

3.22

5.35

15.79

11.79

21.91

5.67

9.27

6.97

Fund

50.07

8.18

11.66

25 15

5.08

33.14

3.48

2.68

16.75

10.23

16.78

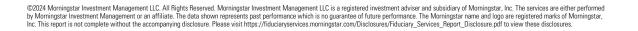
4.61

10.09

2.08

Total Holdings 129

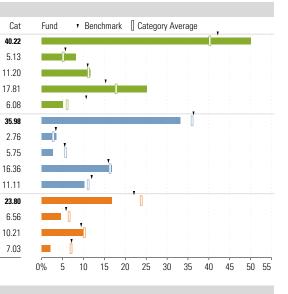
⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Morningstar Category Morningstar Index Mid-Cap Value

Russell Mid Cap Value TR USD

Asset Class	Net %	Cat%
US Stocks	83.02	90.84
Non-US Stocks	11.72	6.72
Bonds	0.00	0.02
Cash	5.25	2.29
Other	0.00	0.13
Total	100.00	100.00



Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 8.43 years.

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

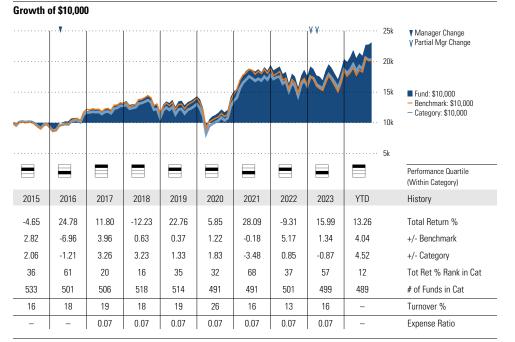
Net Expense: The fund's expense ratio of 0.07 is 93.69% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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



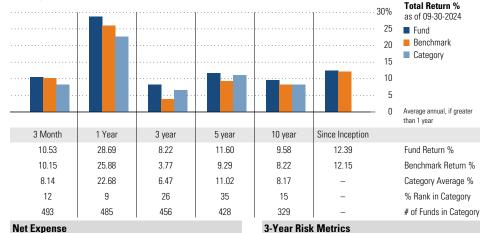
Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD





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

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

3-Year Risk Metrics Fund Bmark Cat Alpha 4.45 2.65 0.90 0.91 Beta R-Squared 96.34 93.65 Standard Deviation 21 00 22 84 21 56 Sharpe Ratio 0.30 0 1 1 0.21 Tracking Error 4.59 5.63 Information Ratio 0.97 0.45 Up Capture Ratio 99.34 95.86 Down Capture Ratio 86.24 88.20 **Portfolio Metrics**

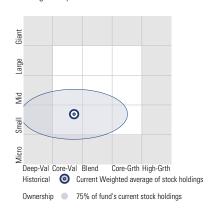
Fund Bmark Cat Price/Earnings Ratio 16.10 13.90 14.46 Price/Book Ratio 1.90 1.31 1.66 Geom Avg Mkt Cap \$B 6.78 2.14 4.78 ROE 13.87 4.84 12.10				
Price/Book Ratio 1.90 1.31 1.66 Geom Avg Mkt Cap \$B 6.78 2.14 4.78		Fund	Bmark	Cat
Geom Avg Mkt Cap \$B 6.78 2.14 4.78	Price/Earnings Ratio	16.10	13.90	14.46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

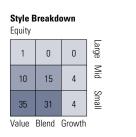
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Vanguard Small Cap Value Index Admiral VSIAX

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





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	0.90	0.90	_	_
\ni Smurfit WestRock PLC	0.74	1.64	24.94	Consumer Cyclical
ightarrowBuilders FirstSource Inc	0.65	2.29	16.13	Industrials
igodolog Booz Allen Hamilton Holding Corp Class A	0.61	2.90	28.44	Industrials
eq Carlisle Companies Inc	0.60	3.50	44.82	Industrials
⊖ EMCOR Group Inc	0.58	4.08	100.16	Industrials
€ Atmos Energy Corp	0.58	4.66	21.76	Utilities
igodolog First Citizens BancShares Inc Class A	0.57	5.23	30.09	Financial Services
⇒ NRG Energy Inc	0.54	5.77	78.57	Utilities
⇒ IDEX Corp	0.47	6.24	-0.27	Industrials
⊖ Pentair PLC	0.47	6.71	35.44	Industrials
	0.46	7.17	62.97	Healthcare
ightarrow Tenet Healthcare Corp	0.46	7.63	119.93	Healthcare
ightarrow Reliance Inc	0.46	8.09	4.59	Basic Materials
ightarrow Toll Brothers Inc	0.46	8.55	50.95	Consumer Cyclical

Total Holdings 838

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



50

Fund

49.99

6.27

14.50

19.06

10.16

34.10

2.78

3.66

19.82

7 84

15.92

4.43

6.59

4.90

Bmark

54.94

5.05

10.51

25 41

13.97

27.42

2.63

6.80

10.48

7.51

17.63

3.07

9.33

5.23

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

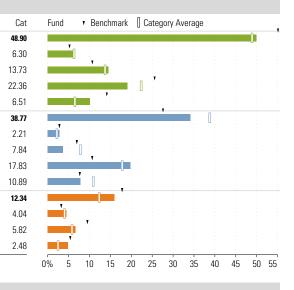
Morningstar Index

Russell 2000 Value TR USD

Morningstar Category

Small Value

100





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Technology Defensive F **Consumer Defensive**

> Utilities

0

Դ Cyclical

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Energy

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Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Healthcare

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

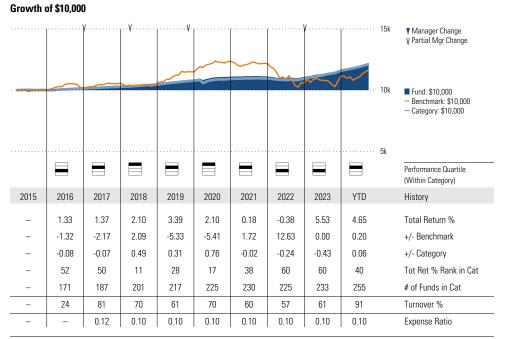
Net Expense: The fund's expense ratio of 0.1 is 75% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



Morningstar Category

Ultrashort Bond





Standard Deviation

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

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

9/198

5

Percentile

Rank

Fund vs

Peer Group

 Fund
 Bmark

 Avg Eff Duration
 0.90
 4.43

 Avg Eff Maturity
 1.10

1 27

-0.75

6.68

0.68

26.73

-3.81

7 63

-0.66

1.27

-0.69

6.98

0.68

23.03

-9.00

Cat

1 24

1.90

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Fund vs

Category

12/262

5

0.89

0.71

0.53

0.36

0.18



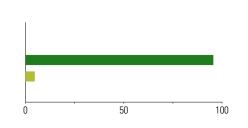
Morningstar Index

Bloomberg US Agg Bond TR USD

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Style Analysis as of 09-30-2024





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

Sector Weighting as of 09-30-2024

Asset Allocation as of 09-30-2024

Fund	Bmark	Cat
27.12	3.53	39.54
4.98	74.59	12.56
36.67	10.82	16.29
29.97	8.32	17.53
0.19	0.28	2.42
0.15	0.00	1.19
-0.02	0.00	0.39
0.94	2.46	10.08
	27.12 4.98 36.67 29.97 0.19 0.15 -0.02	27.12 3.53 4.98 74.59 36.67 10.82 29.97 8.32 0.19 0.28 0.15 0.00 -0.02 0.00

	Fund	Bmark	Cat	Fund	۲	Bencl	nmark		Cateo	gory A	vera	ge			
Government	8.30	-	20.94												
Treasury	8.30	-	17.04			[
Inflation – Protected	0.00	-	0.18												
Agency/Quasi Agency	0.00	-	0.88	10											
Other Government Related	0.00	-	2.84												
Corporate	61.83	-	36.21]					
Corporate Bond	61.83	-	36.05							[]					
Bank Loan	0.00	-	0.14	0											
Convertible	0.00	-	0.00												
Preferred	0.00	-	0.02	Î.											
Securitized	25.29	-	20.68]								
Agency MBS Pass-Through	0.00	-	0.95	10											
Agency MBS ARM	0.00	-	0.17	0											
Agency MBS CMO	0.79	-	1.70												
Non-Agency Residential MBS	0.03	-	0.15	0											
Commercial MBS	0.00	-	2.09	[]											
Asset-Backed	24.47	-	15.62]		ł							
Covered Bond	0.00	-	0.00	0											
Municipal	0.00	_	0.50	0											
Cash & Equivalents	4.57	_	20.12												
Other	0.00	-	1.56	1											
				0% 5	10	15	20	25	30	35	40	45	50	55	60 65

Top 10 Holdings as of 09-30-2024

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

Total Holdings 686

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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

Vanguard Windsor™ II Admiral™ VWNAX

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

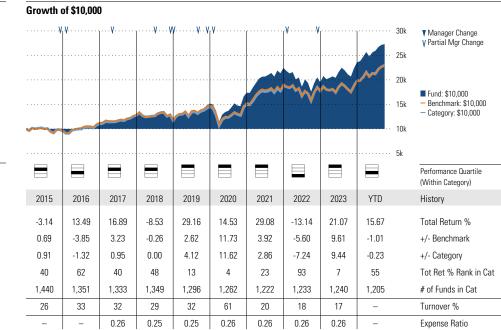
Net Expense: The fund's expense ratio of 0.26 is 70.79% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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





9 58

11 24

9.30

13

820

Alpha

Beta

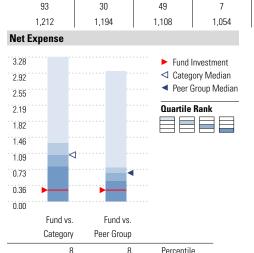
R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio



27 14

93/1226 73/914 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.

30% as of 09-30-2024 25 Fund Benchmark 20 Category 15 10 5 Λ Average annual, if greater than 1 year Since Inception Fund Return % 8.42 11.75 Benchmark Return % Category Average % % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund **Bmark** Cat 0.86 0.87 0.95 0.98 94.86 93.93 Standard Deviation 16 76 16 65 16 42 0 41 0.37 0.41 3.81 4 1 4

0.18

96.60

Total Return %

Down Capture Ratio	92.35	-	92.64
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.06	20.63	19.28
Price/Book Ratio	2.77	2.67	2.57
Geom Avg Mkt Cap \$B	158.41	82.91	136.41
ROE	22.92	17.78	22.00

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8 04



0.14

96.16

Morningstar Index

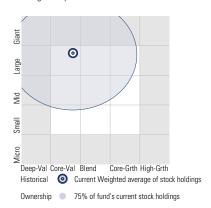
Morningstar Category

Large Value

Russell 1000 Value TR USD

Vanguard Windsor™ II Admiral™ VWNAX

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





Weight %

>50 25-50 10-25 0-10

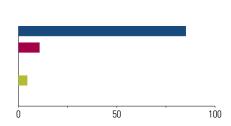
Value Blend Growth

Top 15 Holdings as of 09-30-2024

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Microsoft Corp	5.23	5.23	15.03	Technology
⊖ Mktliq 12/31/2049	4.17	9.41	-	-
\oplus Apple Inc	3.22	12.63	21.40	Technology
⊖ Amazon.com Inc	3.16	15.79	22.63	Consumer Cyclical
\ominus Alphabet Inc Class A	1.95	17.75	19.01	Communication Svc
\ominus UnitedHealth Group Inc	1.79	19.54	12.21	Healthcare
Meta Platforms Inc Class A	1.63	21.17	62.15	Communication Svc
\ominus Bank of America Corp	1.63	22.80	20.05	Financial Services
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.62	24.42	68.64	Technology
⊖ HCA Healthcare Inc	1.52	25.95	50.88	Healthcare
\ominus Procter & Gamble Co	1.31	27.25	20.21	Consumer Defensive
\ominus Medtronic PLC	1.29	28.54	11.82	Healthcare
\ominus Elevance Health Inc	1.26	29.81	11.31	Healthcare
\ominus Intercontinental Exchange Inc	1.20	31.01	26.13	Financial Services
Alphabet Inc Class C	1.16	32.17	18.92	Communication Svc

Total Holdings 190

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Bmark

36.02

3.96

6.72

20.36

4.98

35.42

4.27

6.74

13.94

10.47

28.55

7.88

15.61

5.06

Fund

30.76

2.51

9.36

17.52

1.37

45.36

6.64

5.87

10.05

22.80

23.89

5.82

15.81

2.26

Cat

37.50

5.53

7.74

11.37

12.86

29.16

Asset Allocation as of 09-30-2024

Sector Weighting as of 09-30-2024

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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F

Utilities

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

Benchmark [] Category Average Fund 33.33 3.39 7.00 19.46 3.48 Π 8.68 15.08 5.40 5 10 15 20 25 30 35 40 45 50 0%

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Morningstar Category

🔛 Large Value

Morningstar Index Russell 1000 Value TR USD