Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category

Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

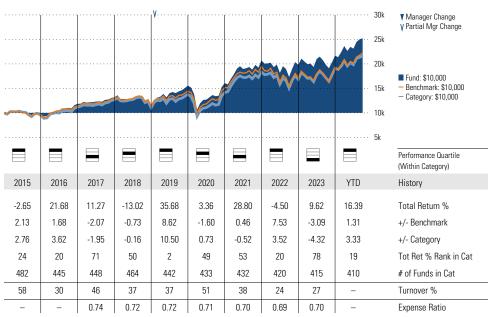
Morningstar Investment Management LLC Analysis

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

ESG Metrics

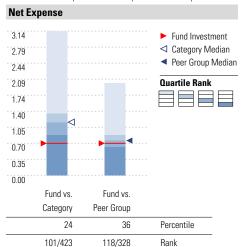
Metric Sustainability Rating	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000





3-Year Risk Metrics



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

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



Allspring Special Mid Cap Value R6 WFPRX

Morningstar Category Mo ☐ Mid-Cap Value Rus

Morningstar Index

Russell Mid Cap Value TR USD

100.00

100.00

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 09-30-2024

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

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

100

Total

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

Total Holdings 10



American Funds American Balanced R6 RLBGX

Growth of \$10,000

1.56

20

800

79

2.63

15

786

95

0.28

3.96

3

855

82

3.34

8

807

72

0.28

0.32

48

779

104

0.27

-0.50

57

755

176

0.26

Morningstar Category

Moderate Allocation

0.59

41

764

171

0.25

2.56

16

748

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.76 years.
- Net Expense: The fund's expense ratio of 0.25 is 75.73% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

2.22

28

768

158

0.25

1.81

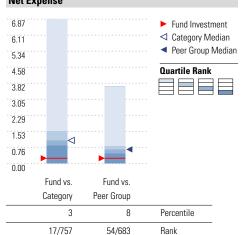
24

771

52

0.25





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

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

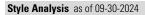


American Funds American Balanced R6 RLBGX

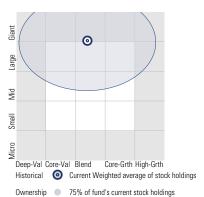
Quality High Mid Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



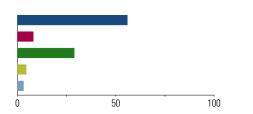
Style Breakdown

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

Duration

>50 25-50 10-25 0-10

Weight %



Asset Allocation as of 09-30-2024

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

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

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	_	6.14	6.14	_	_
⊕ Broadcom Inc	-	4.68	10.82	55.95	Technology
	_	3.45	14.27	15.03	Technology
⊕ Cap Grp Cent Fd Ser li	-	2.92	17.19	_	_
─ UnitedHealth Group Inc	_	2.10	19.29	12.21	Healthcare
	_	2.08	21.37	62.15	Communication Svc
Philip Morris International Inc	_	1.88	23.26	33.24	Consumer Defensive
🕸 Cash And Other Assets Less Liablities	_	1.85	25.11	_	_
	_	1.81	26.92	68.64	Technology
	_	1.68	28.60	18.92	Communication Svc

Total Holdings 3159



American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

David Hoag since 03-2009 Fergus MacDonald since 10-2015 Pramod Atluri since 01-2016 David Betanzos since 07-2016 Chit Purani since 03-2023

Quantitative Screens

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

Management: The fund's management has been in place for 15.59 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 52% lower than the Intermediate Core Bond category average.

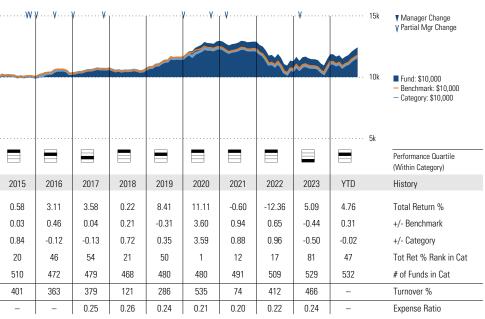
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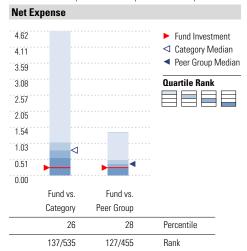
ESG Metrics

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

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year Fund Return % 5.33 11.87 -1.08 1.37 2.36 3.83 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % 5.05 11.56 -1 39 0.43 1.75 Category Average % 18 43 26 5 7 % Rank in Category 538 525 464 415 287 # of Funds in Category



3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	0.30	-	-0.09
Beta	0.99	-	0.98
R-Squared	99.46	_	98.10
Standard Deviation	7.59	7.63	7.55
Sharpe Ratio	-0.62	-0.66	-0.68
Tracking Error	0.56	_	0.96
Information Ratio	0.55	_	-0.25
Up Capture Ratio	99.96	_	97.06
Down Capture Ratio	97.25	_	98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.87	4.43	5.88
Avg Eff Maturity	_	_	8.21



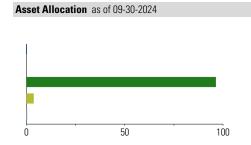


American Funds Bond Fund of Amer R6 RBFGX

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

Style Analysis as of 09-30-2024 Style Breakdown





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

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

		ъ .	0 :			ь .						
	Fund	Bmark	Cat	Fund		Benchmar	k [] C	ategory	Average			
Government	20.12	-	30.70			1						
Treasury	19.28	_	24.87									
Inflation – Protected	0.76	_	1.37	■[
Agency/Quasi Agency	80.0	_	0.63	i 🛮								
Other Government Related	0.00	_	3.83									
Corporate	27.19	_	23.52									
Corporate Bond	27.09	_	23.34									
Bank Loan	0.09	-	0.04									
Convertible	0.00	_	0.00	ĺ								
Preferred	0.01	_	0.14									
Securitized	39.47	-	39.30									
Agency MBS Pass-Through	29.61	_	28.33			<u>:</u>						
Agency MBS ARM	0.01	_	0.18									
Agency MBS CM0	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									
Covered Bond	0.00	_	0.00									
Municipal	0.50	-	1.22	I								
Cash & Equivalents	12.72	_	4.52									
Other	0.00	-	0.75	[]								
				0%	5	10	15	20	25	30	35	40

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

Total Holdings 4460



American Funds Inflation Linked Bd R6 RILFX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Ritchie Tuazon since 11-2013 Timothy Ng since 02-2021

Quantitative Screens

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

Management: The fund's management has been in place for 10.92 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.29 is 56.72% lower than the Inflation-Protected Bond category average.

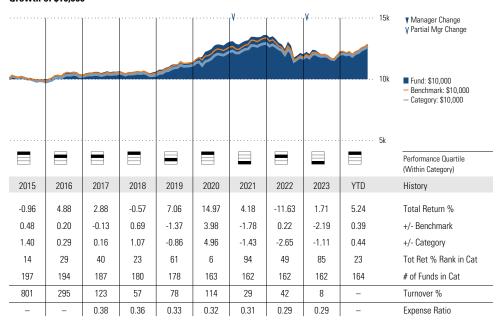
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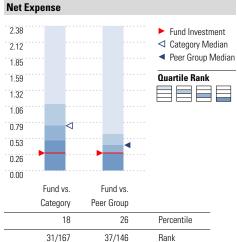
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







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

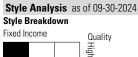
3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	-0.76	_	-0.25
Beta	1.02	_	1.00
R-Squared	97.27	_	96.43
Standard Deviation	7.43	7.18	7.78
Sharpe Ratio	-0.67	-0.58	-0.60
Tracking Error	1.24	_	1.66
Information Ratio	-0.63	_	-0.49
Up Capture Ratio	95.11	_	98.55
Down Capture Ratio	103.29	-	101.62

Portfolio Metrics					
	Fund	Bmark	Cat		
Avg Eff Duration	3.79	4.52	5.50		
Avg Eff Maturity	_	_	6.78		

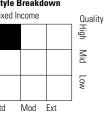


American Funds Inflation Linked Bd R6 RILFX

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



Duration



Г		
0	·	100

Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.00	1.43
Cash	2.79	2.24
Bonds	97.21	96.14
Non-US Stocks	0.00	-0.08
US Stocks	0.00	0.28
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	92.44	0.00	33.63
AA	1.18	99.60	62.08
A	3.03	0.00	0.83
BBB	2.96	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	0.39	0.40	2.30

Sector Weighting as of 09-	30-2024															
	Fund	Bmark	Cat	Fund	•	Ber	nchm	nark	Са	teg	ory	Ave	erage	е		
Government	91.39	_	85.91													
Treasury	2.81	_	0.38]												
Inflation – Protected	88.50	-	80.08													
Agency/Quasi Agency	0.01	_	0.10													
Other Government Related	0.07	_	5.35													
Corporate	5.08	_	1.05	()==												
Corporate Bond	5.08	-	1.02													
Bank Loan	0.00	_	0.00													
Convertible	0.00	-	0.00	0												
Preferred	0.00	-	0.03	0												
Securitized	1.51	-	4.67													
Agency MBS Pass-Through	0.00	-	2.24													
Agency MBS ARM	0.00	_	0.00	0												
Agency MBS CMO	0.00	_	0.38													
Non-Agency Residential MBS	0.00	_	0.05													
Commercial MBS	0.06	_	0.23													
Asset-Backed	1.45	_	1.74													
Covered Bond	0.00	_	0.03													
Municipal	0.46	_	0.01													
Cash & Equivalents	1.55	_	8.21													
Other	0.00	-	0.14													

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 9095

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.151%	01-2031	8.89	8.89	_
United States Treasury Notes 0.153%	07-2030	5.56	14.45	-
United States Treasury Notes 1.791%	01-2034	4.81	19.26	_
⊕ United States Treasury Notes 0.139%	04-2027	4.56	23.82	-
─ United States Treasury Notes 1.725%	10-2027	4.49	28.30	-
⊕ United States Treasury Notes 0.638%	01-2028	4.28	32.59	_
─ United States Treasury Notes 0.153%	01-2030	4.06	36.65	-
⊕ United States Treasury Bonds 2.178%	02-2054	3.86	40.51	-
⊕ Capital Group Central Cash M	_	3.55	44.05	_
⊕ United States Treasury Notes 0.677%	07-2032	3.48	47.53	_

Total Holdings 151



American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

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

Piyada Phanaphat since 01-2020

Matt Hochstetler since 01-2024

Quantitative Screens

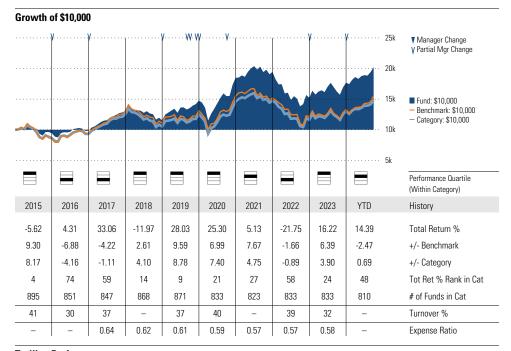
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.31 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 49.11% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

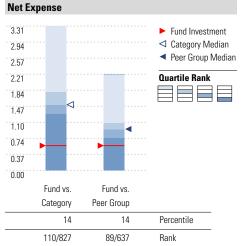
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Management's quantitative screens. Morningstar
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ESG Metrics

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

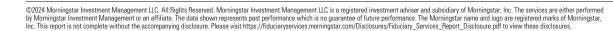






o rour mak mounds			
	Fund	Bmark	Cat
Alpha	1.10	_	-1.37
Beta	0.80	_	0.94
R-Squared	77.98	_	87.29
Standard Deviation	15.99	17.63	17.82
Sharpe Ratio	-0.08	-0.11	-0.18
Tracking Error	8.28	_	6.24
Information Ratio	0.12	_	-0.24
Up Capture Ratio	82.96	_	92.28
Down Capture Ratio	79.00	_	98.92

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.84	15.18	14.86
Price/Book Ratio	3.32	1.81	1.95
Geom Avg Mkt Cap \$B	80.24	47.82	57.84
ROE	23.85	16.40	18.79



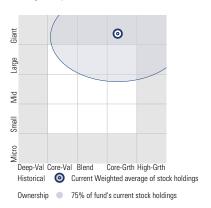


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

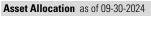
Equity

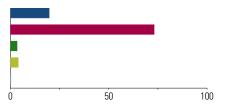
9	33	49	Large
2	3	3	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

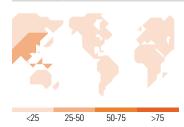




Total	100.00	100.00
Other	0.16	0.06
Cash	3.87	2.19
Bonds	3.30	-0.02
Non-US Stocks	73.04	95.36
US Stocks	19.63	2.42
Asset Class	Net %	Cat%

Sec	tor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	40.46	44.24	41.55	
A	Basic Materials	6.68	6.72	5.31	
A	Consumer Cyclical	13.36	13.27	12.98	
,	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	
ð	Energy	2.50	4.89	4.92	
Ф	Industrials	11.40	6.95	7.36	
	Technology	16.28	22.23	25.87	
→	Defensive	19.44	11.72	11.62	
-	Consumer Defensive	7.45	5.00	5.82	
٠	Healthcare	10.57	3.82	3.76	
•	Utilities	1.42	2.90	2.04	
					0% 5 10 15 20 25 30 35 40 45 5

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	45.97	76.27
Japan	2.63	0.08
Australasia	0.00	0.04
Asia-4 Tigers	9.50	30.03
Asia-ex 4 Tigers	33.84	46.12
Not Classified	0.00	0.00

Americas	Fund % 31.83	Cat % 12.96	Greater Europe	Fund % 22.21	Cat % 10.77	Market Maturity	Fund %
North America Central/Latin	22.67 9.16	2.04 10.92	United Kingdom W euro-ex UK Emrgng Europe Africa	2.91 16.36 0.44 2.50	0.54 1.72 2.13 6.38	Developed Markets Emerging Markets Not Available	54.30 45.70 0.00

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	4.12	4.12	_	_
□ Taiwan Semiconductor Manufacturing Co Ltd	3.56	7.68	_	Technology
⊕ Tencent Holdings Ltd	2.47	10.15	_	Communication Svc
	2.34	12.49	15.03	Technology
⊕ MercadoLibre Inc	1.91	14.41	30.57	Consumer Cyclical
	1.79	16.20	_	Healthcare
	1.48	17.67	62.15	Communication Svc
⊕ Kweichow Moutai Co Ltd Class A	1.32	19.00	3.06	Consumer Defensive
⊕ Broadcom Inc	1.29	20.28	55.95	Technology
○ NVIDIA Corp	1.27	21.56	145.27	Technology

Total Holdings 579



BlackRock High Yield K BRHYX

Morningstar Category High Yield Bond

Morningstar Index

ICE BofA US High Yield TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

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

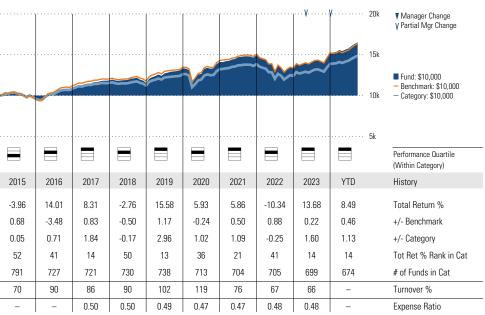
Morningstar Investment Management LLC Analysis

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

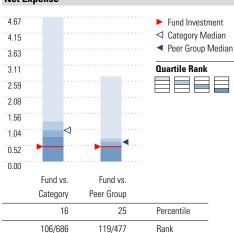
ESG Metrics

Metric	Rating	Updated
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000







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

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

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



BlackRock High Yield K BRHYX

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

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



Morningstar Category

High Yield Bond

Morningstar Index

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

ICE BofA US High Yield TR USD

0-2024			
Fund	Bmark	Cat	Fund ▼ Benchmark 🛚 Category Average
0.38	-	2.47	
0.00	-	1.12	
0.00	_	0.00	
0.00	_	0.00	
0.38	_	1.35	
95.55	_	89.19	
83.32	_	86.65	
8.75	_	1.71	
1.38	_	0.46	
2.10	_	0.37	
0.09	_	1.55	
0.00	_	0.12	
0.00	_	0.00	
0.00	_	0.06	
0.00	_	0.05	
0.00	_	0.22	
0.09	_	1.10	
0.00	_	0.00	
0.00	-	0.04	Ŏ i i i i i i i i i i i i i i i i i i i
1.03	-	6.18	• 0
2.96	-	0.57	
	0.38 0.00 0.00 0.00 0.38 95.55 83.32 8.75 1.38 2.10 0.09 0.00 0.00 0.00 0.00 0.00 0.00 0	Fund Bmark 0.38 - 0.00 - 0.00 - 0.38 - 95.55 - 83.32 - 8.75 - 1.38 - 2.10 - 0.09 - 0.00 -	Fund Bmark Cat 0.38 — 2.47 0.00 — 0.00 0.00 — 0.00 0.38 — 1.35 95.55 — 89.19 83.32 — 86.65 8.75 — 1.71 1.38 — 0.46 2.10 — 0.37 0.09 — 1.55 0.00 — 0.00 0.00 — 0.00 0.00 — 0.05 0.00 — 0.22 0.09 — 1.10 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00

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

Total Holdings 1585



DFA US Small Cap Value I DFSVX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

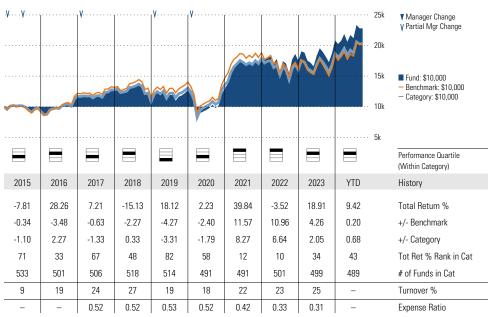
Morningstar Investment Management LLC Analysis

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

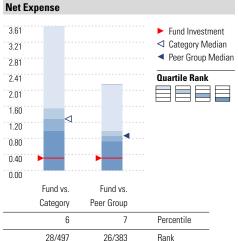
ESG Metrics

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

Growth of \$10,000

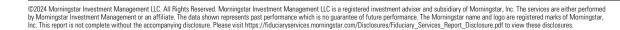






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	6.34	_	2.65
Beta	0.95	-	0.91
R-Squared	96.55	-	93.65
Standard Deviation	22.11	22.84	21.56
Sharpe Ratio	0.38	0.11	0.21
Tracking Error	4.25	-	5.63
Information Ratio	1.55	-	0.45
Up Capture Ratio	104.83	-	95.86
Down Capture Ratio	85.92	-	88.20

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





DFA US Small Cap Value I DFSVX

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

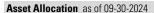
Equity

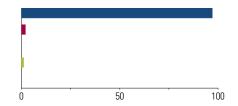
-quit,			
0	1	0	Large
1	1	1	MIG
64	28	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 1003



Fidelity 500 Index FXAIX

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Morningstar Category

Morningstar Index S&P 500 TR USD

35k

30k

Large Blend

▼ Manager Change ∨ Partial Mgr Change



Expense Ratio

	~~	~~	√ ²	**	 	· 15k	- Benchmark: \$10,000 - Category: \$10,000
					 	TUK	

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

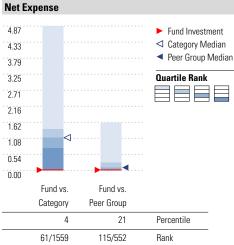
Trailing Performance Total Return % 40% as of 09-30-2024 ■ Fund 30 Benchmark Category 15 10 5 Average annual, if greater than 1 year 3 Month 1 Year 3 year 5 year 10 year Since Inception Fund Return % 5.88 36.33 11.90 15.96 13.37 13.60 11.13 5.89 36.35 11.91 15.98 13.38 Benchmark Return % 5 94 32 84 10 14 14.30 11.83 Category Average % 48 23 20 19 8 % Rank in Category 1.546 1.497 1.348 1.236 919 # of Funds in Category

0.02

0.02

0.02

0.01



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

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

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



Growth of \$10,000

W.

0.02

0.02

0.02

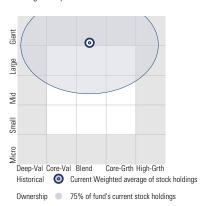
0.02

V WV

Fidelity 500 Index FXAIX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

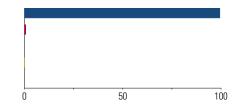
22	40	20	Large
6	9	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

Morningstar Index

S&P 500 TR USD

Morningstar Category

Large Blend

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

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

Total Holdings 508



Fidelity Advisor International Growth Z FZAJX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Jed Weiss since 11-2007

Quantitative Screens

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

Management: The fund's management has been in place for 16.93 years.

Net Expense: The fund's expense ratio of 0.76 is 24% lower than the Foreign Large Growth category average.

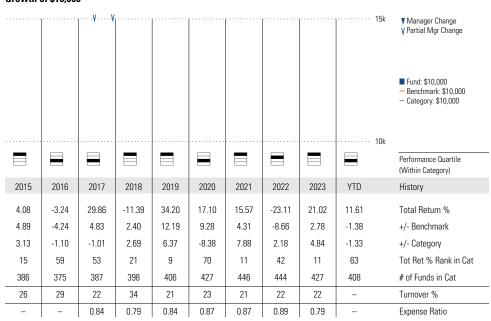
Morningstar Investment Management LLC Analysis

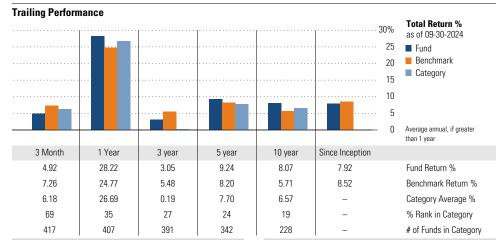
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

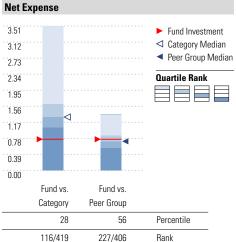
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022

Growth of \$10,000







3- Teal DISK WIELLICS			
	Fund	Bmark	Cat
Alpha	_	_	-5.40
Beta	_	_	1.10
R-Squared	_	_	87.58
Standard Deviation	_	16.95	19.97
Sharpe Ratio	_	0.17	-0.08
Tracking Error	_	_	7.35
Information Ratio	_	_	-0.73
Up Capture Ratio	_	_	96.05
Down Capture Ratio	_	-	119.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.59	15.74	23.36
Price/Book Ratio	5.17	1.84	3.57
Geom Avg Mkt Cap \$B	95.31	56.42	78.12
ROE	27.85	17.13	23.04



Fidelity Advisor International Growth Z FZAJX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown Equity

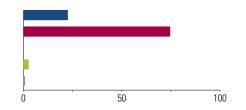
4	31	55	Large
0	4	5	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.60	0.60
Cash	2.48	2.05
Bonds	0.00	-0.16
Non-US Stocks	74.51	89.35
US Stocks	22.41	8.16
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	Н	▼ Re	enchma	ark [Cater	jory Av	/erane				
ղ,	Cyclical	38.11	39.38	33.15	Tull	u	, 00		iik U	valet	JULY A	Terage	-			
<u>.</u>	Basic Materials	12.23	6.91	6.67												
A	Consumer Cyclical	10.11	10.01	11.94		: "										
œ.	Financial Services	15.77	20.12	14.19					7							
æ	Real Estate	0.00	2.34	0.35	0 *											
W	Sensitive	52.23	35.26	45.92								*				ī
0	Communication Services	3.05	4.82	4.20		[
ð	Energy	0.72	3.65	2.70		*										
¢	Industrials	28.17	17.08	19.45				- '								
	Technology	20.29	9.71	19.57			•									
→	Defensive	9.66	25.36	20.93						-						
Ħ	Consumer Defensive	1.51	8.56	6.06			*									
+	Healthcare	6.77	13.56	14.17												
•	Utilities	1.38	3.24	0.70	0	7										
					0%	5	10	15	20	25	30	35	40	45	50	55

World Regions % Equity 09-30-2024



Craatar Asia	Fund %	Cat %	
Greater Asia	14.07	27.20	
Japan	9.88	13.26	
Australasia	0.00	1.57	
Asia-4 Tigers	2.93	6.07	
Asia-ex 4 Tigers	1.26	6.30	
Not Classified	0.00	0.00	

Americas	Fund % 26.29	Cat % 16.16	Greater Europe	Fund % 59.64	Cat % 56.64	Market Maturity	Fund %
North America	26.29	13.53	United Kingdom	13.73	12.78	Developed Markets	98.74
Central/Latin	0.00	2.63	W euro-ex UK	45.91	43.44	Emerging Markets	1.26
			Emrgng Europe Africa	0.00 0.00	0.03 0.39	Not Available	0.00

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	5.58	5.58	10.07	Technology
⊕ Novo Nordisk AS Class B	5.56	11.14	_	Healthcare
SAP SE	4.89	16.03	48.12	Technology
Linde PLC	4.00	20.03	17.12	Basic Materials
Safran SA	3.91	23.94	33.76	Industrials
CRH PLC	3.87	27.80	35.61	Basic Materials
Atlas Copco AB Class A	3.77	31.57	_	Industrials
⊖ Lvmh Moet Hennessy Louis Vuitton SE	3.06	34.63	-5.13	Consumer Cyclical
	2.84	37.47	_	Technology
Recruit Holdings Co Ltd	2.76	40.22	_	Communication Svc

Total Holdings 71

Invesco Global R6 OGLIX

Portfolio Manager(s)

John Delano since 03-2017

Quantitative Screens

Performance: The fund has finished in the Global Large-Stock 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 7.51 years.

Net Expense: The fund's expense ratio of 0.72 is 32.08% lower than the Global Large-Stock Growth category average.

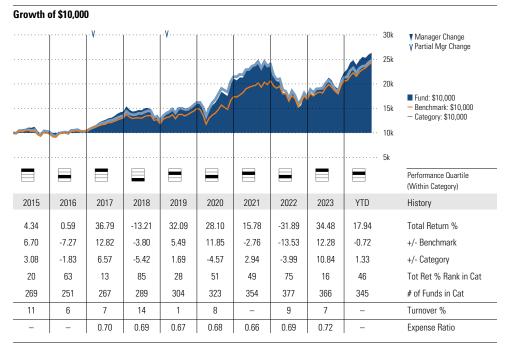
Morningstar Investment Management LLC Analysis

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

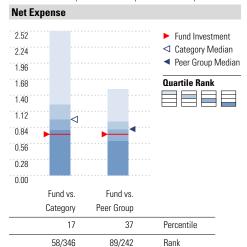
ESG Metrics

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

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-5.48	_	-4.77
Beta	1.25	_	1.13
R-Squared	90.77	_	89.30
Standard Deviation	21.71	16.57	20.01
Sharpe Ratio	0.10	0.32	0.11
Tracking Error	7.78	_	6.92
Information Ratio	-0.57	_	-0.63
Up Capture Ratio	110.86	_	100.61
Down Capture Ratio	133.49	_	120.34

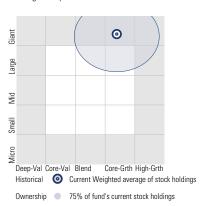
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.22	21.79	29.45
Price/Book Ratio	5.92	3.04	5.18
Geom Avg Mkt Cap \$B	238.77	159.41	242.90
ROE	26.65	27.22	31.22



Invesco Global R6 OGLIX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

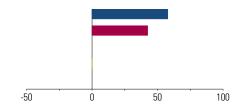
5	46	44	Large
0	1	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.58
Cash	-0.25	1.66
Bonds	0.00	0.01
Non-US Stocks	42.43	37.20
US Stocks	57.82	60.56
Asset Class	Net %	Cat%

Morningstar Index

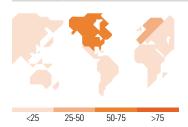
MSCI ACWI NR USD

Morningstar Category

Global Large-Stock Growth

		Fund	Bmark	Cat	Fund	▼	Bench	nmark	[] (Categ	ory A	veraç	je		
b	Cyclical	24.92	32.41	26.47											
i.	Basic Materials	0.77	3.91	2.42	• 0 °										
	Consumer Cyclical	9.69	10.46	11.53		_ [
<u></u>	Financial Services	9.34	15.78	11.63											
b	Real Estate	5.12	2.26	0.89											
M	Sensitive	62.80	47.62	54.15											
	Communication Services	21.31	7.94	9.30											
•	Energy	0.00	4.03	2.26	i ['	į									
\$	Industrials	10.32	10.00	11.08											
1	Technology	31.17	25.65	31.51					•						
+	Defensive	12.28	19.97	19.37				[
Ę	Consumer Defensive	0.00	6.26	4.26											
۲	Healthcare	12.28	10.95	14.19		- 1									
7	Utilities	0.00	2.76	0.92	10										

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	15.31	12.28
Japan	4.80	4.18
Australasia	0.00	0.24
Asia-4 Tigers	0.00	3.80
Asia-ex 4 Tigers	10.51	4.06
Not Classified	0.00	0.00

Americas	Fund % 58.18	Cat % 65.02	Greater Europe	Fund % 26.52	Cat % 22.73	Market Maturity	Fund %
North America	58.18	63.40	United Kingdom	0.00	4.04	Developed Markets	89.49
Central/Latin	0.00	1.62	W euro-ex UK	25.58	18.36	Emerging Markets	10.51
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.94	0.32		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	10.55	10.55	19.01	Communication Svc
	8.86	19.41	62.15	Communication Svc
□ DLF Ltd	5.10	24.52	_	Real Estate
	4.58	29.09	17.31	Technology
S&P Global Inc	4.25	33.34	17.89	Financial Services
○ Novo Nordisk AS Class B	3.89	37.23	_	Healthcare
SAP SE	3.54	40.78	48.12	Technology
☐ Intuit Inc	3.40	44.18	-0.21	Technology
NVIDIA Corp	3.21	47.39	145.27	Technology
○ Lvmh Moet Hennessy Louis Vuitton SE	3.16	50.56	-5.13	Consumer Cyclical

Total Holdings 64

JPMorgan International Equity R6 JNEMX

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

Portfolio Manager(s)

Thomas Murray since 03-2004 Shane Duffy since 07-2013 James Sutton since 12-2020 Zenah Shuhaiber since 12-2022

Quantitative Screens

- Performance: The fund has finished in the Foreign Large
 Blend category's top three quartiles in 7 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 20.6 years.
- Net Expense: The fund's expense ratio of 0.5 is 39.76% lower than the Foreign Large Blend category average.

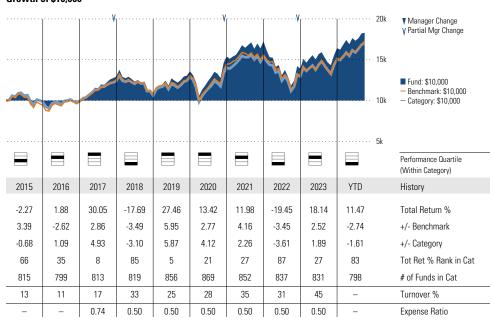
Morningstar Investment Management LLC Analysis

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.

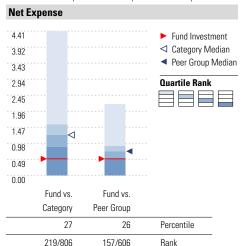
ESG Metrics

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

Growth of \$10,000







3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	-0.34	_	-0.05
Beta	1.07	_	1.02
R-Squared	91.99	_	92.90
Standard Deviation	18.17	16.34	17.33
Sharpe Ratio	0.09	0.10	0.10
Tracking Error	5.25	-	4.62
Information Ratio	-0.05	-	0.00
Up Capture Ratio	112.22	-	105.97
Down Capture Ratio	115.24	-	107.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.84	15.78	15.57
Price/Book Ratio	2.42	1.85	1.89
Geom Avg Mkt Cap \$B	89.30	52.84	63.57
ROE	20.22	16.65	18.70



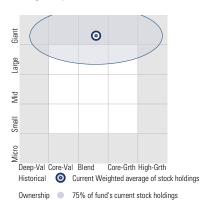
JPMorgan International Equity R6 JNEMX

Morningstar Category Morningstar Index Foreign Large Blend

MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

29	33	38	raige
0	0	0	MIN
0	0	0	JIIdii

Value Blend Growth

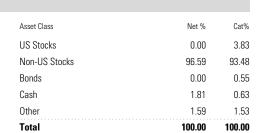
Weight %

>50 25-50 10-25 0-10



50

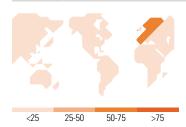
Asset Allocation as of 09-30-2024



		Fund	Bmark	Cat	Fund	,	Bench	mark	Cato	gory Ave	orano		
Դ	Cyclical	39.88	41.84	38.35	Tunu		Denci	illidik	ll care	JULY AVE	raye	_	7
_	•					1,							
.	Basic Materials	7.46	7.13	6.28			,						
A	Consumer Cyclical	11.21	10.56	10.23			الإ			,			
,	Financial Services	19.56	22.19	20.32	_								
fi	Real Estate	1.65	1.96	1.52									
M	Sensitive	41.60	38.31	39.09									
	Communication Services	5.32	6.08	5.08									
	Energy	4.90	5.12	4.58		•0							
Ģ	Industrials	17.70	13.70	16.70			1						
	Technology	13.68	13.41	12.73				(iii	<u>:</u>				
→	Defensive	18.53	19.84	22.55									
=	Consumer Defensive	7.54	7.14	7.90			[]						
ř	Healthcare	9.92	9.63	12.14			– [
•	Utilities	1.07	3.07	2.51		· :							

100

World Regions % Equity 09-30-2024



	Fund %	Cat %	
Greater Asia	31.98	34.59	
Japan	22.39	18.85	
Australasia	3.20	4.68	
Asia-4 Tigers	6.39	6.46	
Asia-ex 4 Tigers	0.00	4.60	
Not Classified	0.00	0.00	

Americas	Fund % 0.00	Cat % 8.81	Greater Europe	Fund % 68.01	Cat % 56.59	Market Maturity
North America Central/Latin	0.00	7.75	United Kingdom W euro-ex UK	16.83 51.18	13.90 41.71	Developed Markets Emerging Markets
oonda, zaan	0.00	1.00	Emrgng Europe Africa	0.00	0.12 0.86	Not Available

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	2.91	2.91	10.07	Technology
Nestle SA	2.73	5.64	_	Consumer Defensive
Sony Group Corp	2.57	8.22	-	Technology
○ Novo Nordisk AS Class B	2.57	10.79	_	Healthcare
	2.52	13.31	11.52	Healthcare
⊝ 3i Group Ord	2.21	15.52	506.80	_
Shell PLC	2.21	17.73	-2.59	Energy
☐ ITOCHU Corp	2.06	19.79	_	Industrials
⊕ SAP SE	2.03	21.82	48.12	Technology
⇒ RELX PLC	2.02	23.84	14.76	Industrials

Total Holdings 73

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Fund %

100.00

0.00 0.00

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004 Holly Morris since 11-2020 Joseph Wilson since 11-2020 Larry Lee since 11-2020 Robert Maloney since 11-2022

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
- Management: The fund's management has been in place for 20.18 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 0.44 is 52.17% lower than the Large Growth category average.

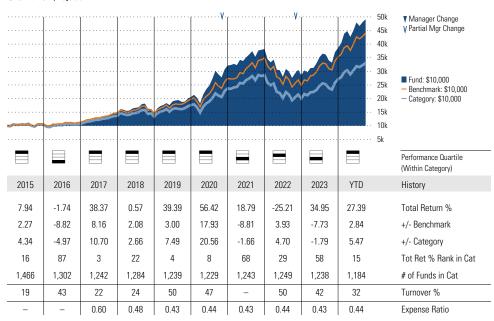
Morningstar Investment Management LLC Analysis

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.

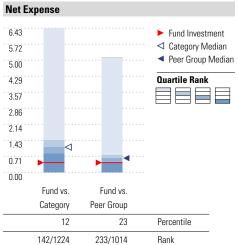
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.31	_	-4.22
Beta	0.94	_	0.99
R-Squared	96.48	_	92.51
Standard Deviation	19.90	20.85	21.45
Sharpe Ratio	0.47	0.47	0.27
Tracking Error	3.95	_	5.84
Information Ratio	-0.10	_	-0.84
Up Capture Ratio	96.21	_	91.00
Down Capture Ratio	96.07	_	105.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	36.64	36.55	35.39
Price/Book Ratio	9.68	12.14	9.26
Geom Avg Mkt Cap \$B	574.04	675.16	541.50
ROE	39.32	44.40	41.06



JPMorgan Large Cap Growth R6 JLGMX

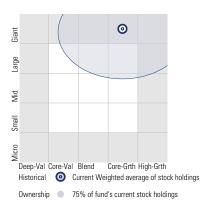
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

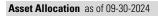
Equity

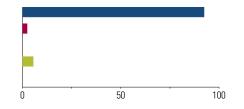
8	42	43	Large
0	0	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.81
Cash	5.38	1.11
Bonds	0.00	0.00
Non-US Stocks	2.28	4.54
US Stocks	92.34	93.54
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchmark	[] Ca	ategor	y Ave	rage			
_Մ	Cyclical	21.78	21.25	23.66										
A	Basic Materials	0.22	0.63	1.15	10									
A	Consumer Cyclical	14.23	14.03	13.31										
ı ,	Financial Services	7.33	6.00	8.36										
侖	Real Estate	0.00	0.59	0.84	Ĭ									
W	Sensitive	65.34	67.12	61.28										
	Communication Services	16.04	12.80	12.34										
•	Energy	0.56	0.40	0.83	0									
Ф	Industrials	6.82	3.49	6.11										
	Technology	41.92	50.43	42.00								•		
-	Defensive	12.88	11.63	15.05										
Ħ	Consumer Defensive	1.79	3.63	2.72										
+	Healthcare	11.09	7.78	11.85										
•	Utilities	0.00	0.22	0.48	Ö									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	9.75	9.75	15.03	Technology
NVIDIA Corp	9.18	18.93	145.27	Technology
Amazon.com Inc	6.22	25.15	22.63	Consumer Cyclical
Meta Platforms Inc Class A	5.95	31.11	62.15	Communication Svc
⊕ JPMorgan Prime Money Market Inst	5.36	36.46	-	_
Apple Inc	5.18	41.64	21.40	Technology
Eli Lilly and Co	5.13	46.77	52.65	Healthcare
Alphabet Inc Class C	4.33	51.10	18.92	Communication Svc
Netflix Inc	3.00	54.10	45.68	Communication Svc
⊕ Mastercard Inc Class A	2.82	56.93	16.24	Financial Services
⇒ Broadcom Inc	2.34	59.27	55.95	Technology
Oracle Corp	2.12	61.39	62.76	Technology
Intuitive Surgical Inc	1.95	63.34	45.62	Healthcare
Regeneron Pharmaceuticals Inc	1.76	65.10	19.69	Healthcare
D.R. Horton Inc	1.72	66.82	26.12	Consumer Cyclical

Total Holdings 68



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Eric Fischman since 11-2008 Eric Braz since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 15.87 years.

Net Expense: The fund's expense ratio of 0.66 is
 37.74% lower than the Mid-Cap Growth category average.

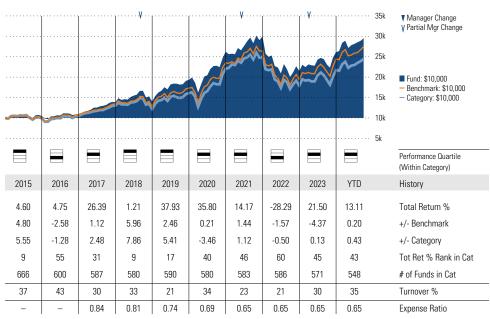
Morningstar Investment Management LLC Analysis

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.

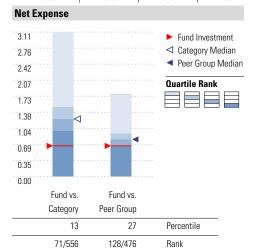
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.73	_	-2.53
Beta	0.92	_	0.98
R-Squared	94.82	_	90.82
Standard Deviation	20.10	21.31	22.10
Sharpe Ratio	-0.02	0.03	-0.08
Tracking Error	4.90	_	6.61
Information Ratio	-0.18	_	-0.59
Up Capture Ratio	92.39	_	94.64
Down Capture Ratio	95.16	_	104.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	38.57	31.89	33.60
Price/Book Ratio	6.64	8.97	5.72
Geom Avg Mkt Cap \$B	27.37	24.60	22.41
ROE	18.31	31.31	21.72



MFS Mid Cap Growth R6 OTCKX

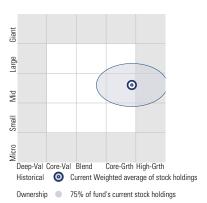
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

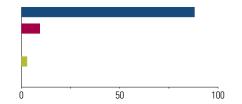
1. /			
0	4	13	raige
2	13	57	MIN
1	2	7	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.50
Cash	2.75	1.54
Bonds	0.00	0.05
Non-US Stocks	9.27	4.14
US Stocks	87.98	93.78
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-3	30-2024														
		Fund	Bmark	Cat	Fun	d	▼ Be	nchma	ark [Cate	jory Av	/erage				
Դ	Cyclical	28.80	28.42	28.81												
A	Basic Materials	1.90	0.99	2.00												
A	Consumer Cyclical	12.64	15.37	12.82				0								
Ę	Financial Services	12.69	10.61	11.40												
fi	Real Estate	1.57	1.45	2.59												
W	Sensitive	54.19	53.61	50.91												
	Communication Services	6.35	2.63	3.67												
•	Energy	2.94	3.89	2.99												
Ф	Industrials	22.12	16.38	17.78												
	Technology	22.78	30.71	26.47							7					
→	Defensive	17.01	17.96	20.28				-								
Ħ	Consumer Defensive	1.66	2.43	2.45												
+	Healthcare	14.76	13.79	16.95												
•	Utilities	0.59	1.74	0.88	•											
					0%	5	10	15	20	25	30	35	40	45	50	55

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Howmet Aerospace Inc	3.32	3.32	85.57	Industrials
	2.77	6.09	47.16	Technology
⊕ Currency Cash CASH_USD	2.75	8.85	_	-
Guidewire Software Inc	2.43	11.28	67.77	Technology
Spotify Technology SA	2.25	13.53	96.12	Communication Svc
Bright Horizons Family Solutions Inc	2.18	15.71	48.69	Consumer Cyclical
Gartner Inc	2.17	17.88	12.34	Technology
MSCI Inc	2.14	20.02	3.90	Financial Services
Verisk Analytics Inc	2.13	22.15	12.67	Industrials
Tyler Technologies Inc	2.10	24.25	39.61	Technology
Take-Two Interactive Software Inc	2.09	26.34	-4.50	Communication Svc
Wolters Kluwer NV	2.05	28.38	19.26	Industrials
Westinghouse Air Brake Technologies Corp	1.97	30.36	43.71	Industrials
Arthur J. Gallagher & Co	1.86	32.22	25.92	Financial Services
	1.85	34.07	10.92	Basic Materials

Total Holdings 93



Neuberger Berman Real Estate R6 NRREX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steve Shigekawa since 12-2005 Brian Jones since 10-2008 Archena Alagappan since 04-2024

Quantitative Screens

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

Management: The fund's management has been in place for 18.76 years.

Net Expense: The fund's expense ratio of 0.76 is 31.53% lower than the Real Estate category average.

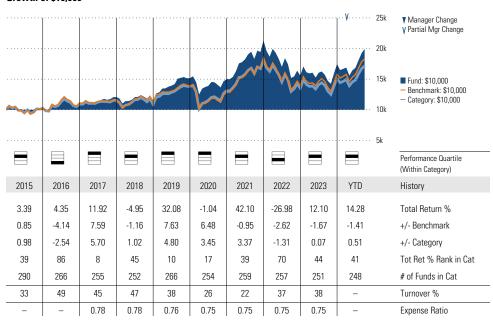
Morningstar Investment Management LLC Analysis

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

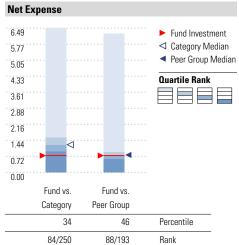
ESG Metrics

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

Growth of \$10,000







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-2.03	_	-2.12
Beta	1.01	_	0.97
R-Squared	97.32	_	94.85
Standard Deviation	21.96	21.44	21.37
Sharpe Ratio	0.06	0.16	0.05
Tracking Error	3.60	_	4.07
Information Ratio	-0.59	_	-0.70
Up Capture Ratio	97.26	_	93.85
Down Capture Ratio	103.60	_	100.60

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	39.98	38.46	36.76
Price/Book Ratio	2.55	2.42	2.68
Geom Avg Mkt Cap \$B	33.34	9.35	38.20
ROE	18.10	9.56	16.26



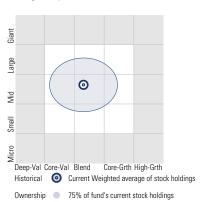
Neuberger Berman Real Estate R6 NRREX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

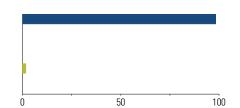
Equity

0	29	5	Large
12	38	4	Mid
4	8	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.00	7.63
Cash	1.68	1.55
Bonds	0.00	1.02
Non-US Stocks	0.00	1.06
US Stocks	98.32	88.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ B	enchmark] Ca	itego	ry Av	erage			
,	Cyclical	100.00	99.13	99.07										
h.	Basic Materials	0.00	0.00	0.11										
6	Consumer Cyclical	0.00	0.13	1.78	10									
	Financial Services	0.00	0.00	0.35										
3	Real Estate	100.00	99.00	96.83									Ė.	
A	Sensitive	0.00	0.87	0.75	Ó									
	Communication Services	0.00	0.00	0.16										
	Energy	0.00	0.00	0.02										
ŀ	Industrials	0.00	0.87	0.27	ľ									
1	Technology	0.00	0.00	0.30										
+	Defensive	0.00	0.00	0.19	İ									
	Consumer Defensive	0.00	0.00	0.00										
1	Healthcare	0.00	0.00	0.16										
1	Utilities	0.00	0.00	0.03	ĺ									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prologis Inc	8.85	8.85	-3.11	Real Estate
⊕ American Tower Corp	8.48	17.33	9.23	Real Estate
⊖ Equinix Inc	7.11	24.44	11.80	Real Estate
⊕ AvalonBay Communities Inc	4.71	29.15	23.04	Real Estate
─ Welltower Inc	4.69	33.84	44.08	Real Estate
	4.58	38.42	72.69	Real Estate
─ Public Storage	4.55	42.97	22.25	Real Estate
○ Ventas Inc	4.47	47.44	30.48	Real Estate
	4.37	51.81	22.70	Real Estate
① Sun Communities Inc	3.89	55.70	3.23	Real Estate
	3.82	59.52	-3.96	Real Estate
	3.13	62.65	14.07	Real Estate
① Crown Castle Inc	2.57	65.22	7.06	Real Estate
⊕ Extra Space Storage Inc ■	2.42	67.63	15.42	Real Estate
⊕ UDR Inc	2.39	70.02	21.73	Real Estate

Total Holdings 34



PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

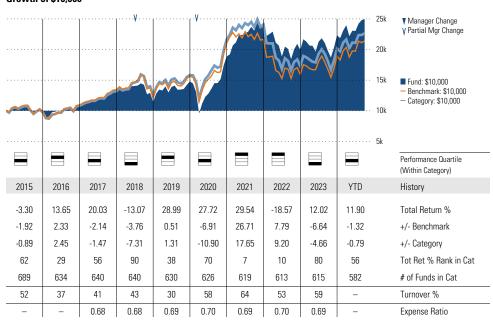
Morningstar Investment Management LLC Analysis

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

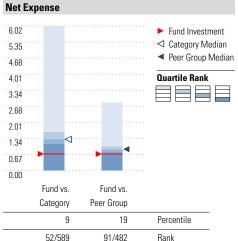
ESG Metrics

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

Growth of \$10,000







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.72	_	-1.40
Beta	0.82	_	0.92
R-Squared	90.67	_	91.59
Standard Deviation	19.90	23.09	22.33
Sharpe Ratio	0.04	-0.07	-0.13
Tracking Error	7.36	_	6.78
Information Ratio	0.41	_	-0.14
Up Capture Ratio	90.16	_	89.78
Down Capture Ratio	81.48	_	94.76

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



PGIM Jennison Small Company R6 PJSQX

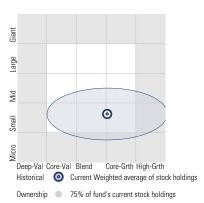
Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

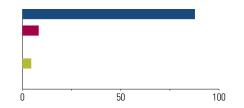
Lquity			
0	0	1	Large
6	12	12	Mid
12	27	29	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

ctor Weighting as of 09-3	00 202 1								
	Fund	Bmark	Cat	Fund	▼ Benchmark	Cate	gory Average		
Cyclical	44.97	22.41	25.06						
Basic Materials	5.60	4.19	3.07						
Consumer Cyclical	13.43	9.35	10.77						
Financial Services	15.35	7.23	8.75						
Real Estate	10.59	1.64	2.47						
Sensitive	37.06	47.63	50.15	_					
Communication Services	0.00	1.80	1.41	i []					
Energy	4.89	3.35	3.70						
Industrials	14.84	20.63	21.13						
Technology	17.33	21.85	23.91				<u>i</u> i		
Defensive	17.98	29.95	24.80			[
Consumer Defensive	4.90	3.81	4.25						
Healthcare	10.39	25.54	19.87			'			
Utilities	2.69	0.60	0.68	i i					
	Basic Materials Consumer Cyclical Financial Services Real Estate Sensitive Communication Services Energy Industrials Technology Defensive Consumer Defensive Healthcare	Cyclical 44.97 Basic Materials 5.60 Consumer Cyclical 13.43 Financial Services 15.35 Real Estate 10.59 Sensitive 37.06 Communication Services 0.00 Energy 4.89 Industrials 14.84 Technology 17.33 Defensive 17.98 Consumer Defensive 4.90 Healthcare 10.39	Cyclical 44.97 22.41 Basic Materials 5.60 4.19 Consumer Cyclical 13.43 9.35 Financial Services 15.35 7.23 Real Estate 10.59 1.64 Sensitive 37.06 47.63 Communication Services 0.00 1.80 Energy 4.89 3.35 Industrials 14.84 20.63 Technology 17.33 21.85 Defensive 17.98 29.95 Consumer Defensive 4.90 3.81 Healthcare 10.39 25.54	Cyclical 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 Financial Services 15.35 7.23 8.75 Real Estate 10.59 1.64 2.47 Sensitive 37.06 47.63 50.15 Communication Services 0.00 1.80 1.41 Energy 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 Defensive 17.98 29.95 24.80 Consumer Defensive 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87	Cyclical 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 Financial Services 15.35 7.23 8.75 Real Estate 10.59 1.64 2.47 Sensitive 37.06 47.63 50.15 Communication Services 0.00 1.80 1.41 Energy 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 Defensive 17.98 29.95 24.80 Consumer Defensive 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87	Cyclical 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 Financial Services 15.35 7.23 8.75 Real Estate 10.59 1.64 2.47 Sensitive 37.06 47.63 50.15 Communication Services 0.00 1.80 1.41 Energy 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 Defensive 17.98 29.95 24.80 Consumer Defensive 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87	Cyclical 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 Financial Services 15.35 7.23 8.75 Real Estate 10.59 1.64 2.47 Sensitive 37.06 47.63 50.15 Communication Services 0.00 1.80 1.41 Energy 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 Defensive 17.98 29.95 24.80 Consumer Defensive 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87	Cyclical 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 Financial Services 15.35 7.23 8.75 Real Estate 10.59 1.64 2.47 Sensitive 37.06 47.63 50.15 Communication Services 0.00 1.80 1.41 Energy 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 Defensive 17.98 29.95 24.80 Consumer Defensive 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87	Cyclical 44.97 22.41 25.06 Basic Materials 5.60 4.19 3.07 Consumer Cyclical 13.43 9.35 10.77 Financial Services 15.35 7.23 8.75 Real Estate 10.59 1.64 2.47 Sensitive 37.06 47.63 50.15 Communication Services 0.00 1.80 1.41 Energy 4.89 3.35 3.70 Industrials 14.84 20.63 21.13 Technology 17.33 21.85 23.91 Defensive 17.98 29.95 24.80 Consumer Defensive 4.90 3.81 4.25 Healthcare 10.39 25.54 19.87

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Prudential Govt Money Mkt Fd	4.29	4.29	_	_
⊕ Gaming and Leisure Properties Inc	2.34	6.63	8.88	Real Estate
Shift4 Payments Inc Class A	2.29	8.92	19.18	Technology
Churchill Downs Inc	2.03	10.95	0.21	Consumer Cyclical
NiSource Inc	1.94	12.89	33.50	Utilities
Markel Group Inc	1.82	14.71	10.47	Financial Services
Trinity Industries Inc	1.80	16.50	34.19	Industrials
Independence Realty Trust Inc	1.75	18.26	37.12	Real Estate
	1.74	20.00	72.68	Energy
⊕ East West Bancorp Inc	1.70	21.70	17.29	Financial Services
Tower Semiconductor Ltd	1.66	23.37	_	Technology
	1.63	24.99	56.00	Industrials
Crown Holdings Inc	1.60	26.60	4.93	Consumer Cyclical
⊕ KBR Inc	1.51	28.10	18.35	Industrials
⇒ Plymouth Industrial REIT Inc	1.49	29.59	-3.12	Real Estate

Total Holdings 125



PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Commodities Broad Basket Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

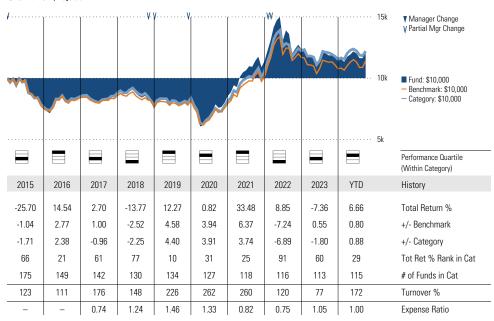
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2024

Growth of \$10,000

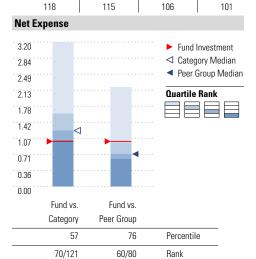


Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 1.80 3.25 2.36 8.98 0.50 3.66 0.68 0.96 3.66 7.79 0.03 2.62 Benchmark Return % -n 22 5 45 0.59 1 10 8 75 Category Average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

53

66

43



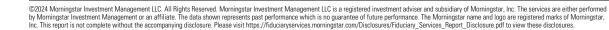
22

90

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

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

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



9

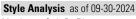


% Rank in Category

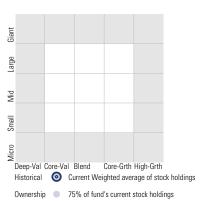
of Funds in Category

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category Morningstar Index Commodities Broad Basket Bloomberg Commodity TR USD



Morningstar Style Box™





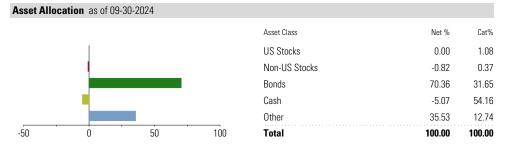
Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 774



PIMCO Income Instl PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.83 is 16.16% lower than the Multisector Bond category average.

Morningstar Investment Management LLC Analysis

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

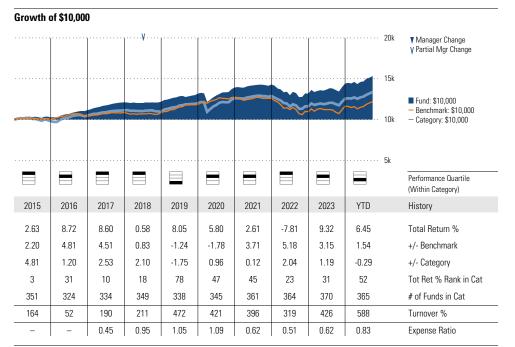
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024

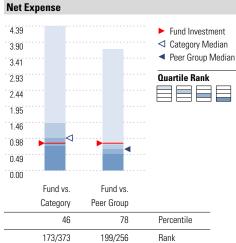
Morningstar Category

Morningstar Index

Multisector Bond Bloomberg US Universal 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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	3.26	_	2.10
Beta	0.82	_	0.78
R-Squared	87.06	_	78.51
Standard Deviation	6.61	7.52	6.59
Sharpe Ratio	-0.19	-0.63	-0.36
Tracking Error	2.74	_	3.57
Information Ratio	1.27	_	0.69
Up Capture Ratio	93.26	_	82.37
Down Capture Ratio	62.51	-	63.09

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



PIMCO Income Insti PIMIX

Style Analysis as of 09-30-2024 Style Breakdown Fixed Income Quality High Mid MOT Mod Ext Duration

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

Morningstar Category Multisector Bond Bloomberg US Universal TR USD Asset Allocation as of 09-30-2024 Asset Class Cat% Net % US Stocks 0.61 1.19 Non-US Stocks 0.33 0.15 Bonds 154.54 112.55 Cash -55.09 -13.24 Other -0.37 -0.65 -100 -50 Ö 50 100 150 200 Total 100.00 100.00

Morningstar Index

Sector Weighting as of 09-	30-2024											
	Fund	Bmark	Cat	Fund	▼ B	enchmaı	rk [] C	ategory <i>i</i>	Average			
Government	30.02	-	35.09									
Treasury	3.02	_	9.02									
Inflation – Protected	2.11	_	1.04									
Agency/Quasi Agency	0.01	_	0.21									
Other Government Related	24.88	_	24.82									
Corporate	3.26	_	33.22									
Corporate Bond	2.69	_	28.24									
Bank Loan	0.56	_	3.12									
Convertible	0.01	_	0.62	[
Preferred	0.00	_	1.24									
Securitized	30.16	-	26.87									
Agency MBS Pass-Through	16.72	_	9.84									
Agency MBS ARM	0.00	_	0.07									
Agency MBS CMO	0.11	_	3.09	[
Non-Agency Residential MBS	4.82	_	5.32									
Commercial MBS	0.34	_	2.08									
Asset-Backed	8.17	-	6.47									
Covered Bond	0.00	_	0.00									
Municipal	0.02	_	0.20									
Cash & Equivalents	25.78	-	2.05									
Other	10.72	-	2.58									
				0%	5	10	15	20	25	30	35	40

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☆ Offset: Unsettled Trades	-	56.72	56.72	_
⊕ RFR USD S0FR/4.50000 05/22/23-2Y LCH Pay	05-2025	13.93	70.65	_
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Receive	05-2025	13.85	84.50	_
⊕ Federal National Mortgage Association 6%	08-2054	11.81	96.32	_
⊕ RFR GBP SONIO/4.00000 09/18/24-5Y LCH Receive	09-2029	8.23	104.55	_
⊕ RFR GBP SONIO/4.00000 09/18/24-5Y LCH Pay	09-2029	8.20	112.76	_
⊕ RFR USD S0FR/4.90000 06/06/23-2Y LCH Pay	06-2025	8.20	120.96	_
⊕ RFR USD SOFR/4.90000 06/06/23-2Y LCH Receive	06-2025	8.19	129.14	_
☆ Cash Offset	_	8.04	137.18	_
→ BRITISH POUND STERLING Sold	08-2024	7.01	144.19	_

Total Holdings 9462



PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged Morningstar Index

d Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Andrew Balls since 09-2014 Lorenzo Pagani since 09-2014 Sachin Gupta since 09-2014

Quantitative Screens

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

Management: The fund's management has been in place for 10.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.75 is 7.14% higher than the Global Bond-USD Hedged category average.

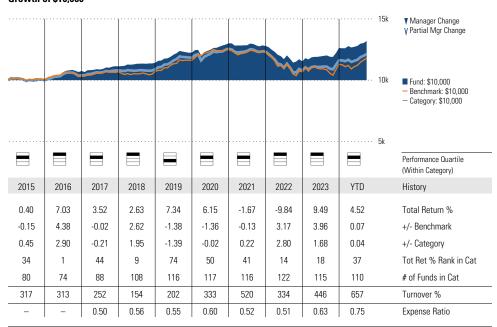
Morningstar Investment Management LLC Analysis

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.

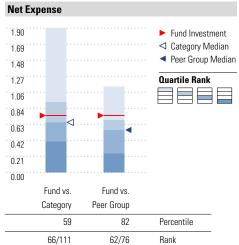
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000



Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 year 3.12 10.77 0.93 1.37 3.15 6.28 Fund Return % 5.20 11.57 -1.39 0.33 1.84 6.60 Benchmark Return % 4.01 10.90 -0 63 1 91 0.41 Category Average % 85 57 4 15 % Rank in Category 111 107 105 97 60 # of Funds in Category



3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.70	_	0.38
Beta	0.58	_	0.81
R-Squared	77.08	_	85.14
Standard Deviation	5.07	7.63	6.64
Sharpe Ratio	-0.57	-0.66	-0.69
Tracking Error	4.00	_	3.14
Information Ratio	0.58	_	0.21
Up Capture Ratio	64.75	_	81.19
Down Capture Ratio	49.03	_	77.95

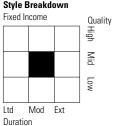
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.74	4.43	5.76
Avg Eff Maturity	6.58	-	7.84

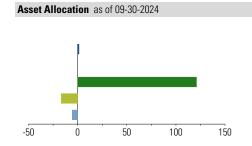


PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category Global Bond-USD Hedged **Morningstar Index** Bloomberg US Agg Bond TR USD

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





Total	100.00	100.00
Other	-5.52	0.14
Cash	-16.63	29.11
Bonds	120.88	70.71
Non-US Stocks	0.00	0.00
US Stocks	1.27	0.05
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	43.64	3.53	33.09
AA	14.76	74.59	11.34
A	16.99	10.82	26.03
BBB	21.56	8.32	21.22
BB	1.27	0.28	2.85
В	0.34	0.00	1.80
Below B	1.45	0.00	0.63
Not Rated	0.00	2.46	3.04

				0%	5	10	15	20	25	30	35	40	4
Other	13.04	_	42.21										
Cash & Equivalents	31.52	_	2.69										
Municipal	0.03	_	0.08										
Covered Bond	0.33	_	0.30	0									
Asset-Backed	1.86	_	1.25										
Commercial MBS	0.13	_	0.39	0									
Non-Agency Residential MBS	1.00	_	0.16										
Agency MBS CMO	0.03	_	0.32	0									
Agency MBS ARM	0.00	_	0.00										
Agency MBS Pass-Through	7.88	_	3.77										
Securitized	11.23	-	6.19										
Preferred	0.00	_	0.04										
Convertible	0.00	_	0.09										
Bank Loan	0.09	_	0.17										
Corporate Bond	1.92	_	11.98										
Corporate	2.01	-	12.28										
Other Government Related	35.17	_	6.96			- :		:	<u>:</u>	- :			
Agency/Quasi Agency	0.69	_	3.23	. [
Inflation – Protected	0.96	_	1.24	= =[]									
Treasury	5.34	_	25.15										
Government	42.16	_	36.58										ī
	Fund	Bmark	Cat	Fund		Benchr	nark	Cate	jory Ave	rage			

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS EUR 2.75000 09/18/24-5Y LCH Pay	09-2029	19.80	19.80	_
⊕ IRS EUR 2.75000 09/18/24-5Y LCH Receive	09-2029	19.75	39.54	_
⊕ CDX IG42 5Y ICE	06-2029	17.03	56.57	_
⊙ 3 Month SOFR Future Mar 25	06-2025	16.78	73.36	_
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Pay	09-2034	14.58	87.93	_
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive	09-2034	14.52	102.45	_
☆ Cash Offset	_	13.94	116.39	_
⊕ IRS CNY 2.25000 09/18/24-5Y LCH Receive	09-2029	13.32	129.71	_
⊕ IRS CNY 2.25000 09/18/24-5Y LCH Pay	09-2029	13.13	142.85	_
	10-2024	12.41	155.26	_

Total Holdings 1635



PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.48 is 20% higher than the Ultrashort Bond category average.

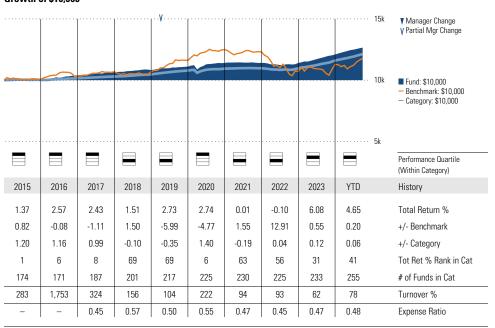
Morningstar Investment Management LLC Analysis

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
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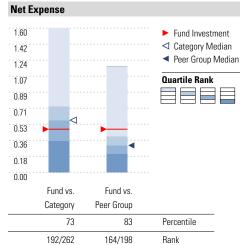
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	3.37	-	3.45
Beta	0.02	-	0.10
R-Squared	1.90	-	34.61
Standard Deviation	1.30	7.63	1.27
Sharpe Ratio	-0.52	-0.66	-0.69
Tracking Error	7.56	-	6.98
Information Ratio	0.63	-	0.68
Up Capture Ratio	14.87	-	23.03
Down Capture Ratio	-16.33	-	-9.00

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



Below B

Not Rated

PIMCO Short-Term Inst PTSHX

Styl	e Anal	ysis	as of 09-30-2	202
Style	Break	lown		
Fixed	Income		Quality	
			High	
			Mid	
			Low	
Ltd	Mod	Ext		
Durat	ion			

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	51.10	3.53	39.54
AA	5.77	74.59	12.56
A	23.30	10.82	16.29
BBB	18.71	8.32	17.53
BB	0.69	0.28	2.42
В	0.23	0.00	1.19

0.20

0.00

0.00

2.46

0.39

10.08



Morningstar Category

Morningstar Index

			_				По			
	Fund	Bmark	Cat	Fund	•	Benchmark	[] Cat	Average		
Government	18.73	-	20.94			:	:			
Treasury	13.42	_	17.04							
Inflation – Protected	1.89	_	0.18							
Agency/Quasi Agency	1.93	_	0.88							
Other Government Related	1.49	_	2.84							
Corporate	27.71	_	36.21							
Corporate Bond	27.71	_	36.05							
Bank Loan	0.00	-	0.14							
Convertible	0.00	_	0.00							
Preferred	0.00	_	0.02							
Securitized	27.46	-	20.68							
Agency MBS Pass-Through	0.51	_	0.95							
Agency MBS ARM	0.08	_	0.17							
Agency MBS CMO	1.23	_	1.70							
Non-Agency Residential MBS	2.71	_	0.15							
Commercial MBS	2.82	_	2.09							
Asset-Backed	20.11	_	15.62							
Covered Bond	0.00	_	0.00							
Municipal	0.20	_	0.50	1]						
Cash & Equivalents	20.00	_	20.12			-				
Other	5.86	_	1.56							

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
☼ Offset: Unsettled Trades	_	23.59	23.59	_
** Cash Offset	_	17.03	40.61	-
⊕ United States Treasury Bills 0%	07-2024	14.29	54.90	-
∋ 5 Year Treasury Note Future Sept 24	10-2024	8.71	63.61	-
⊕ United States Treasury Bills 0%	08-2024	6.84	70.46	_
⊕ ORO USD 1Y P 4.90000 L 09/09/24 FAR	09-2024	4.73	75.18	_
→ AUSTRALIAN DOLLARS Sold	08-2024	3.74	78.92	-
→ AUSTRALIAN DOLLARS Purchased	08-2024	3.74	82.66	-
⊕ U S TREASURY REPO	07-2024	2.65	85.31	-
─ United States Treasury Notes 4.5%	05-2029	2.55	87.86	_

Total Holdings 1153



Putnam Large Cap Value R6 PEQSX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.1 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.55 is 38.2% lower than the Large Value category average.

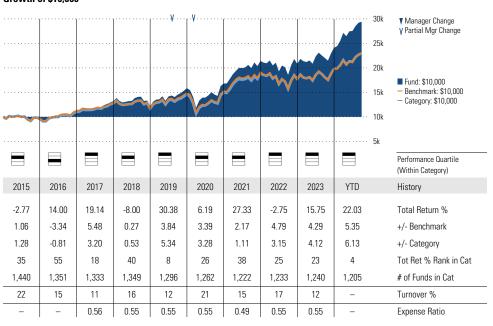
Morningstar Investment Management LLC Analysis

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

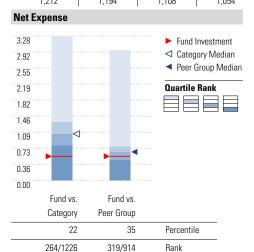
ESG Metrics

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

Growth of \$10,000







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

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



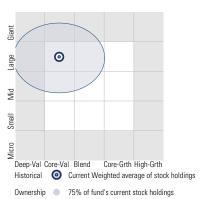
Putnam Large Cap Value R6 PEQSX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

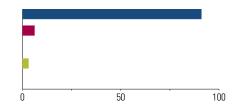
45	25	2	Large
10	14	3	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 105



Schwab Fundamental Intl Equity Index Fd SFNNX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

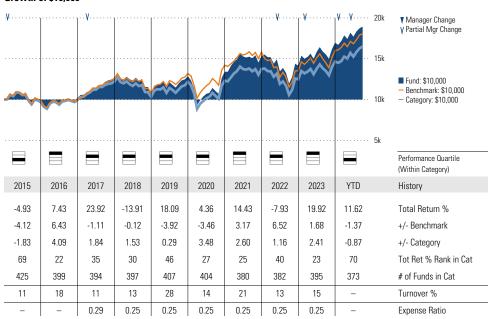
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
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qualitative perspective and, as a fiduciary, is comfortable
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ESG Metrics

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

Growth of \$10,000





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

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

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





Schwab Fundamental Intl Equity Index Fd SFNNX

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

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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10	5	2	IVIIO
0	0	0	ollidii

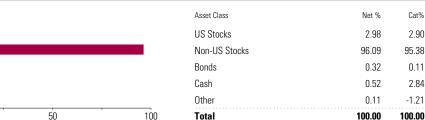
Value Blend Growth

Weight %

>50 25-50 10-25 0-10

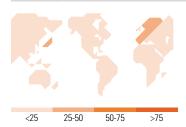


Asset Allocation as of 09-30-2024



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

World Regions % Equity 09-30-2024



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

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

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

Total Holdings 976

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



Vanguard Small Cap Value Index Admiral VSIAX

Growth of \$10,000

Morningstar Category ■ Small Value

Morningstar Index

Russell 2000 Value TR USD

Expense Ratio

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

▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000

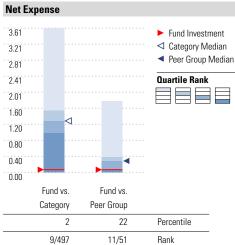
									"	
										Performance Quartile (Within Category)
2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
-4.65	24.78	11.80	-12.23	22.76	5.85	28.09	-9.31	15.99	13.26	Total Return %
2.82	-6.96	3.96	0.63	0.37	1.22	-0.18	5.17	1.34	4.04	+/- Benchmark
2.06	-1.21	3.26	3.23	1.33	1.83	-3.48	0.85	-0.87	4.52	+/- Category
36	61	20	16	35	32	68	37	57	12	Tot Ret % Rank in Cat
533	501	506	518	514	491	491	501	499	489	# of Funds in Cat
16	18	19	18	19	26	16	13	16	-	Turnover %



0.07

0.07

0.07



0.07

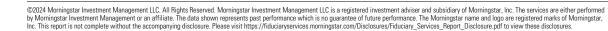
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3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	4.45	_	2.65
Beta	0.90	_	0.91
R-Squared	96.34	_	93.65
Standard Deviation	21.00	22.84	21.56
Sharpe Ratio	0.30	0.11	0.21
Tracking Error	4.59	_	5.63
Information Ratio	0.97	_	0.45
Up Capture Ratio	99.34	_	95.86
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





Vanguard Small Cap Value Index Admiral VSIAX

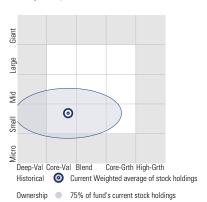
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

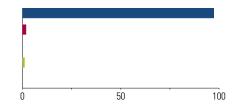
-quit,			
1	0	0	Large
10	15	4	MIG
35	31	4	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

Sec	ctor Weighting as of 09-3	30-2024							
		Fund	Bmark	Cat	Fund • Bend	chmark [] Cate	egory Averag	je	
ŀ	Cyclical	49.99	54.94	48.90					
A.	Basic Materials	6.27	5.05	6.30	(
A	Consumer Cyclical	14.50	10.51	13.73	· · · · · · · · · · · · · · · · · · ·				
	Financial Services	19.06	25.41	22.36					
fi	Real Estate	10.16	13.97	6.51					
M	Sensitive	34.10	27.42	38.77	_				
	Communication Services	2.78	2.63	2.21					
ð	Energy	3.66	6.80	7.84					
Ф	Industrials	19.82	10.48	17.83					
	Technology	7.84	7.51	10.89					
→	Defensive	15.92	17.63	12.34					
	Consumer Defensive	4.43	3.07	4.04	<u> </u>				
٠	Healthcare	6.59	9.33	5.82					
•	Utilities	4.90	5.23	2.48					

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Tuesday of the state of the sta	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	oumaida 70 70	115 115(4111 76	moningotal ocotor
	0.90	0.90	-	_
	0.74	1.64	24.94	Consumer Cyclical
→ Builders FirstSource Inc	0.65	2.29	16.13	Industrials
⊖ Booz Allen Hamilton Holding Corp Class A	0.61	2.90	28.44	Industrials
○ Carlisle Companies Inc	0.60	3.50	44.82	Industrials
	0.58	4.08	100.16	Industrials
⊕ Atmos Energy Corp	0.58	4.66	21.76	Utilities
→ First Citizens BancShares Inc Class A	0.57	5.23	30.09	Financial Services
	0.54	5.77	78.57	Utilities
□ IDEX Corp	0.47	6.24	-0.27	Industrials
	0.47	6.71	35.44	Industrials
⊕ United Therapeutics Corp	0.46	7.17	62.97	Healthcare
	0.46	7.63	119.93	Healthcare
Reliance Inc ■	0.46	8.09	4.59	Basic Materials
→ Toll Brothers Inc	0.46	8.55	50.95	Consumer Cyclical

Total Holdings 838

