American Funds American Balanced R6 RLBGX

Growth of \$10,000

1.56

20

800

79

2.63

15

786

95

0.28

3.96

3

855

82

3.34

8

807

72

0.28

0.32

48

779

104

0.27

-0.50

57

755

176

0.26

Morningstar Category

Moderate Allocation

0.59

41

764

171

0.25

2.56

16

748

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

2.22

28

768

158

0.25

1.81

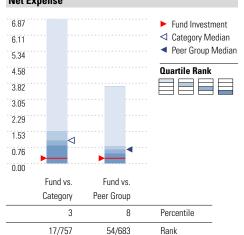
24

771

52

0.25





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

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

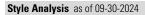


American Funds American Balanced R6 RLBGX

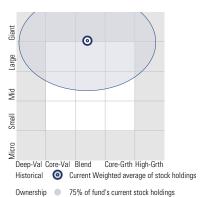
Quality High Mid Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



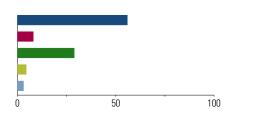
Style Breakdown

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

Duration

>50 25-50 10-25 0-10

Weight %



Asset Allocation as of 09-30-2024

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

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

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

Total Holdings 3159



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.

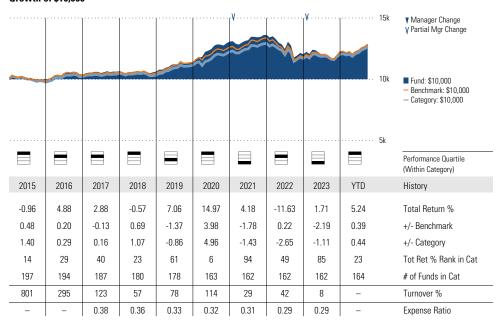
Morningstar Investment Management LLC Analysis

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

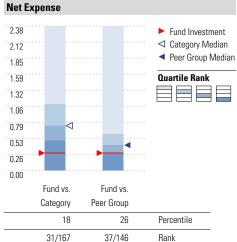
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







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

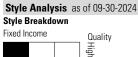
3-Year hisk weirics			
	Fund	Bmark	Cat
Alpha	-0.76	_	-0.25
Beta	1.02	_	1.00
R-Squared	97.27	_	96.43
Standard Deviation	7.43	7.18	7.78
Sharpe Ratio	-0.67	-0.58	-0.60
Tracking Error	1.24	_	1.66
Information Ratio	-0.63	_	-0.49
Up Capture Ratio	95.11	_	98.55
Down Capture Ratio	103.29	-	101.62

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 Invmt Co of Amer R6 RICGX

Growth of \$10,000

-0.08

55

1,548

30

4.56

7

1,448

25

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

James Lovelace since 03-1992
Donald O'Neal since 03-1992
Christopher Buchbinder since 03-2007
Grant Cambridge since 03-2014
Martin Romo since 07-2018
Aline Avzaradel since 03-2019
Martin Jacobs since 12-2019
James Terrile since 03-2020
Jessica Spaly since 03-2021

Quantitative Screens

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

Management: The fund's management has been in place for 32.61 years.

Net Expense: The fund's expense ratio of 0.27 is 63.01% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

▼ Manager Change V Partial Mgr Change 30k 201 Fund: \$10,000 Benchmark: \$10,000 15k - Category: \$10,000 10k Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History -1.15 14.93 20.06 -6.25 24.92 14.85 25.40 -15.26 28.88 22.48 Total Return % 2 97 -3.55 2.85 2.59 0.40 -2.53 -1.77 -1.87 -6.57 -3.31 +/- Benchmark

-0.67

67

1.463

22

0.27

1.70

31

1,486

31

0.27

6.56

11

1,497

29

0.27

3.13

19

1,517

+/- Category

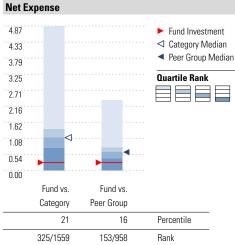
Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat





0.02

58

1,437

36

0.29

-0.38

63

1.429

28

0.30

-3.86

87

1,446

31

0.28

-0.98

61

1,443

39

0.27

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.19	_	-1.07
Beta	0.92	_	0.94
R-Squared	96.80	_	94.38
Standard Deviation	16.40	17.53	16.95
Sharpe Ratio	0.63	0.52	0.42
Tracking Error	3.25	_	3.71
Information Ratio	0.47	_	-1.34
Up Capture Ratio	98.25	_	92.03
Down Capture Ratio	91.04	-	96.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.09	27.50	26.80
Price/Book Ratio	4.58	4.80	5.15
Geom Avg Mkt Cap \$B	278.67	328.12	362.94
ROE	27.64	33.77	33.76



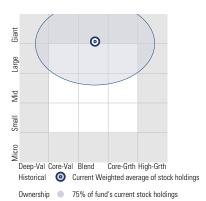
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

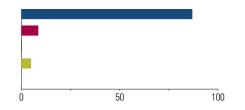
24	38	22	Large
3	7	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.06	0.96
Cash	4.72	0.37
Bonds	0.03	0.34
Non-US Stocks	8.40	2.42
US Stocks	86.78	95.93
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	l	▼ Ber	ichma	rk [Categ	ory A	/erage		
b	Cyclical	27.37	27.13	27.70							0			
À.	Basic Materials	3.27	2.00	2.54										
4	Consumer Cyclical	11.20	10.30	9.74										
£	Financial Services	11.57	12.49	13.42										
b	Real Estate	1.33	2.34	2.00										_
NI	Sensitive	51.90	52.68	51.46										_
	Communication Services	11.27	8.87	8.40										
•	Energy	1.95	3.31	3.56			_							
‡	Industrials	13.24	7.59	9.69										
	Technology	25.44	32.91	29.81								1		
→	Defensive	20.72	20.18	20.82										
Ę	Consumer Defensive	5.65	5.88	5.89										
۲	Healthcare	12.57	11.63	12.54										
?	Utilities	2.50	2.67	2.39										

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	7.07	7.07	15.03	Technology
⊕ Capital Group Central Cash Fund	4.64	11.71	_	-
	4.57	16.28	62.15	Communication Svc
→ Broadcom Inc	4.56	20.84	55.95	Technology
	3.42	24.26	22.63	Consumer Cyclical
Apple Inc	2.96	27.22	21.40	Technology
⇒ GE Aerospace	2.87	30.09	78.88	Industrials
⇒ Alphabet Inc Class A	2.17	32.26	19.01	Communication Svc
⇒ Alphabet Inc Class C	2.15	34.41	18.92	Communication Svc
⊖ Royal Caribbean Group	2.08	36.49	37.28	Consumer Cyclical
⊕ UnitedHealth Group Inc	1.97	38.46	12.21	Healthcare
○ Carrier Global Corp Ordinary Shares	1.88	40.35	40.77	Industrials
⊕ British American Tobacco PLC	1.85	42.20	26.36	Consumer Defensive
→ Philip Morris International Inc	1.76	43.95	33.24	Consumer Defensive
	1.72	45.68	46.20	Industrials

Total Holdings 202



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

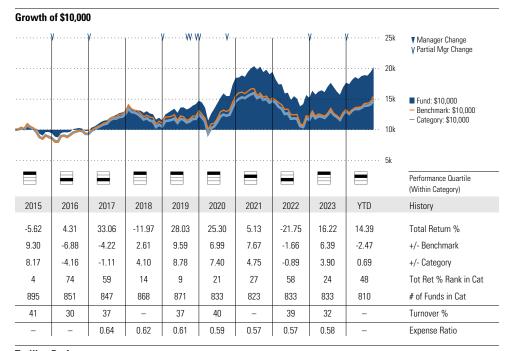
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.31 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time 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

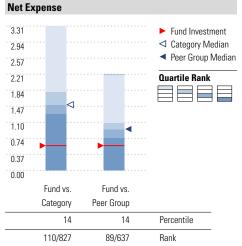
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

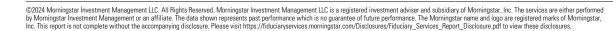






o rour mak mounds			
	Fund	Bmark	Cat
Alpha	1.10	_	-1.37
Beta	0.80	_	0.94
R-Squared	77.98	_	87.29
Standard Deviation	15.99	17.63	17.82
Sharpe Ratio	-0.08	-0.11	-0.18
Tracking Error	8.28	_	6.24
Information Ratio	0.12	_	-0.24
Up Capture Ratio	82.96	_	92.28
Down Capture Ratio	79.00	_	98.92

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



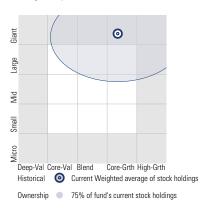


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

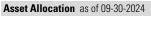
Equity

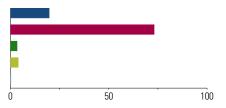
9	33	49	Large
2	3	3	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

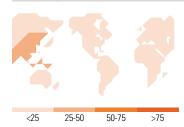




Total	100.00	100.00
Other	0.16	0.06
Cash	3.87	2.19
Bonds	3.30	-0.02
Non-US Stocks	73.04	95.36
US Stocks	19.63	2.42
Asset Class	Net %	Cat%

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



American Funds Washington Mutual R6 RWMGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

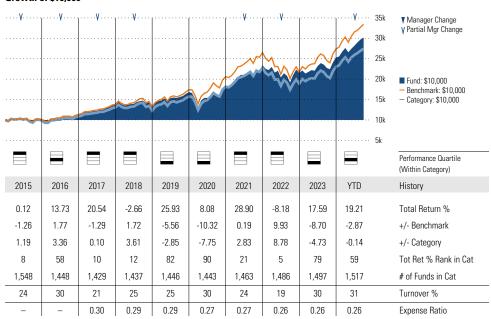
Morningstar Investment Management LLC Analysis

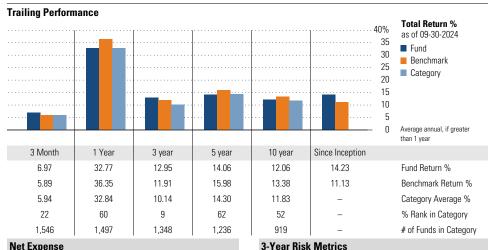
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

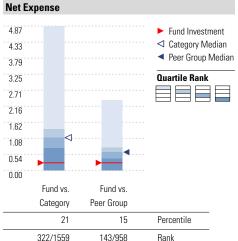
ESG Metrics

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

Growth of \$10,000







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

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



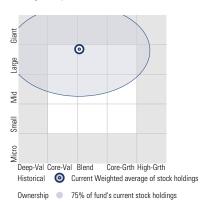
American Funds Washington Mutual R6 RWMGX

Morningstar CategoryMornin■ Large BlendS&P 50

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

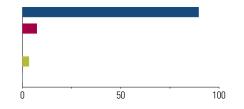
30	33	19	Large
5	10	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

	Fund	Bmark	Cat	Fund	▼ Benchm	ark 🛮 Cat	egory A	verage	
Cyclical	30.04	27.13	27.70						
Basic Materials	2.53	2.00	2.54						
Consumer Cyclical	7.69	10.30	9.74		[]				
Financial Services	16.91	12.49	13.42		[v				
Real Estate	2.91	2.34	2.00						
Sensitive	42.01	52.68	51.46						
Communication Services	5.01	8.87	8.40		0				
Energy	4.62	3.31	3.56						
Industrials	10.47	7.59	9.69						
Technology	21.91	32.91	29.81					1	
Defensive	27.95	20.18	20.82						
Consumer Defensive	8.60	5.88	5.89						
Healthcare	15.56	11.63	12.54						
Utilities	3.79	2.67	2.39						

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

Total Holdings 185



BlackRock Advantage Small Cap Gr K PSGKX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Travis Cooke since 05-2013 Richard Mathieson since 03-2017 Raffaele Savi since 03-2017

Quantitative Screens

- Management: The fund's management has been in place for 11.42 years.
- ✓ Net Expense: The fund's expense ratio of 0.45 is
 61.21% lower than the Small Growth category average.

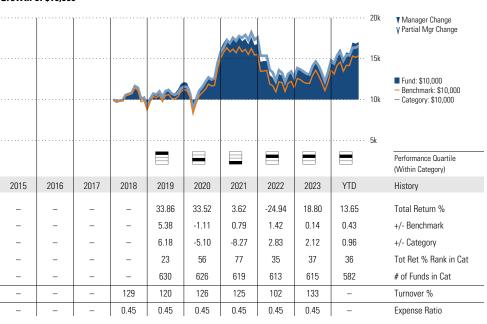
Morningstar Investment Management LLC Analysis

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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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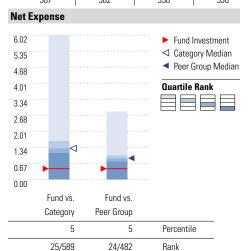
ESG Metrics

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

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.86	_	-1.40
Beta	0.98	_	0.92
R-Squared	99.04	_	91.59
Standard Deviation	22.85	23.09	22.33
Sharpe Ratio	-0.03	-0.07	-0.13
Tracking Error	2.27	_	6.78
Information Ratio	0.39	_	-0.14
Up Capture Ratio	101.55	_	89.78
Down Capture Ratio	98.73	-	94.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.54	23.07	28.66
Price/Book Ratio	3.56	4.22	4.19
Geom Avg Mkt Cap \$B	3.59	3.28	6.71
ROE	9.51	6.24	12.92



BlackRock Advantage Small Cap Gr K PSGKX

Asset Allocation as of 09-30-2024

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Cat%

4.54

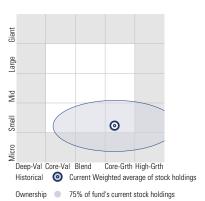
0.00

1.50

1.23

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Fauity

Lquity			
0	0	0	Large
0	2	5	Mid
13	32	46	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund		▼ Be	nchma	ark [Categ	ory Av	erage		
,	Cyclical	20.67	22.41	25.06						1	- /			
-	Basic Materials	3.51	4.19	3.07		7								
•	Consumer Cyclical	9.89	9.35	10.77										
2	Financial Services	5.93	7.23	8.75		· '								
ì	Real Estate	1.34	1.64	2.47	I									
Ħ	Sensitive	49.81	47.63	50.15										
	Communication Services	1.69	1.80	1.41										
)	Energy	3.26	3.35	3.70					_					
ŀ	Industrials	20.51	20.63	21.13										
1	Technology	24.35	21.85	23.91					- '		1			
+	Defensive	29.52	29.95	24.80										
-	Consumer Defensive	2.50	3.81	4.25]								
1	Healthcare	26.90	25.54	19.87	_									
1	Utilities	0.12	0.60	0.68	ı									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
ExlService Holdings Inc	1.56	1.56	23.66	Technology
⊕ ACI Worldwide Inc	1.34	2.90	66.34	Technology
	1.02	3.92	12.16	Industrials
◆ Fabrinet	1.01	4.93	24.23	Technology
BlackRock Liquidity T-Fund Instl	0.99	5.92	-	_
Vaxcyte Inc Ordinary Shares	0.90	6.82	81.96	Healthcare
⊕ Sprouts Farmers Market Inc	0.86	7.68	129.49	Consumer Defensive
⊕ FTAI Aviation Ltd	0.85	8.53	188.36	Industrials
○ Corcept Therapeutics Inc	0.85	9.38	42.49	Healthcare
→ Primoris Services Corp	0.84	10.22	75.43	Industrials
⊖ Boise Cascade Co	0.83	11.06	13.32	Basic Materials
Dycom Industries Inc	0.82	11.88	71.26	Industrials
	0.80	12.67	122.43	Consumer Cyclical
☐ Insperity Inc	0.79	13.47	-23.42	Industrials
⊕ Flowserve Corp	0.79	14.26	26.93	Industrials

Total Holdings 600



DFA Global Real Estate Securities Port DFGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2010 Allen Pu since 07-2015 Mary Phillips since 02-2017 William Collins-Dean since 02-2019 Ashish Bhagwanjee since 02-2020

Quantitative Screens

- Performance: The fund has finished in the Global 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 14.6 years.
- Style: The fund has landed in its primary style box Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.22 is 80.36% lower than the Global Real Estate category average.

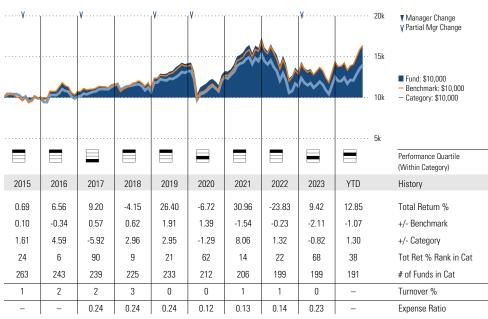
Morningstar Investment Management LLC Analysis

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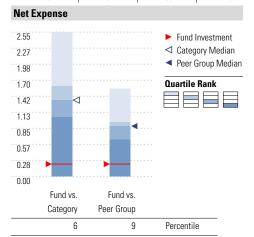
ESG Metrics

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

Growth of \$10,000







	11/191	12/144	Rank					
Peer grou	Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class								
character	ictice							

3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.18	-	-2.74
Beta	1.01	-	0.95
R-Squared	98.91	-	95.81
Standard Deviation	20.70	20.47	19.91
Sharpe Ratio	0.00	0.06	-0.09
Tracking Error	2.16	-	3.79
nformation Ratio	-0.57	_	-0.82
Jp Capture Ratio	98.72	_	90.92
Down Capture Ratio	102.63	_	99.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.20	28.21	25.73
Price/Book Ratio	1.83	1.64	1.51
Geom Avg Mkt Cap \$B	18.42	13.70	17.62
ROE	12.63	8.34	9.14





DFA Global Real Estate Securities Port DFGEX

Morningstar Category Global Real Estate

Morningstar Index S&P Global REIT TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

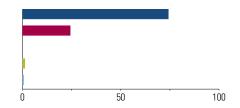
4	21	6	Large
14	35	2	NIG
5	13	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.47	4.70
Cash	1.12	1.22
Bonds	0.00	1.94
Non-US Stocks	24.23	40.70
US Stocks	74.18	51.44
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	•	Benchmark	Cate	egory	Average		
Cyclical	99.51	100.00	98.56								
Basic Materials	0.01	0.00	0.48	İ							
Consumer Cyclical	0.07	0.00	0.37								
Financial Services	0.08	0.00	0.08								
Real Estate	99.35	100.00	97.63					1 1			
✓ Sensitive	0.34	0.00	0.99	(
Communication Services	0.06	0.00	0.04								
Energy	0.02	0.00	0.42								
Industrials	0.05	0.00	0.32								
Technology	0.21	0.00	0.21								
→ Defensive	0.14	0.00	0.46	Í							
Consumer Defensive	0.04	0.00	0.08								
Healthcare	0.08	0.00	0.07								
Utilities	0.02	0.00	0.31	Ī							

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	25.22	25.22	_	_
Prologis Inc	6.40	31.62	-3.11	Real Estate
	5.53	37.15	9.23	Real Estate
	4.24	41.39	11.80	Real Estate
Welltower Inc	3.65	45.04	44.08	Real Estate
	2.80	47.84	22.25	Real Estate
Digital Realty Trust Inc	2.71	50.54	22.97	Real Estate
Simon Property Group Inc	2.69	53.23	22.70	Real Estate
Realty Income Corp	2.67	55.90	14.07	Real Estate
○ Crown Castle Inc	2.49	58.38	7.06	Real Estate
Extra Space Storage Inc	2.07	60.45	15.42	Real Estate
VICI Properties Inc Ordinary Shares	1.96	62.42	8.45	Real Estate
AvalonBay Communities Inc	1.70	64.12	23.04	Real Estate
Iron Mountain Inc	1.66	65.78	72.69	Real Estate
Equity Residential	1.47	67.25	25.06	Real Estate

Total Holdings 137



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

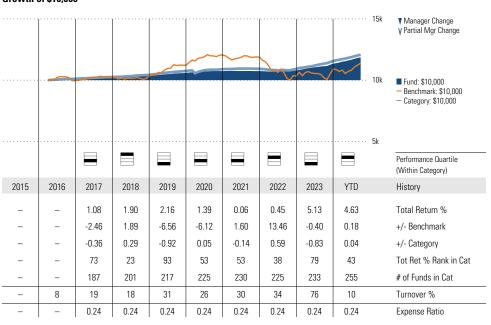
Style Consistency is not calculated for Fixed Income funds.

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

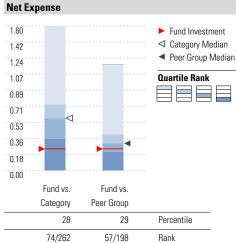
Morningstar Investment Management LLC Analysis

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Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

Growth of \$10,000







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

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



Federated Hermes Govt Ultrashort R6 FGULX

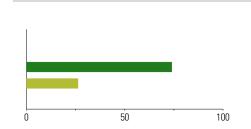
Morningstar Category
Ultrashort Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2024 Style Breakdown

Duration





Asset Allocation as of 09-30-2024

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

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

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

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

Total Holdings 230



Fidelity International Index FSPSX

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 Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 15.72 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

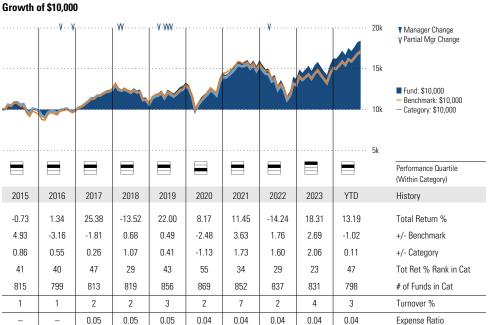
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ESG Metrics

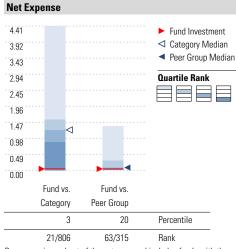
Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.50	_	-0.05
Beta	1.06	_	1.02
R-Squared	95.33	_	92.90
Standard Deviation	17.81	16.34	17.33
Sharpe Ratio	0.19	0.10	0.10
Tracking Error	3.99	_	4.62
Information Ratio	0.42	_	0.00
Up Capture Ratio	114.90	_	105.97
Down Capture Ratio	109.53	_	107.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.69	15.78	15.57
Price/Book Ratio	1.83	1.85	1.89
Geom Avg Mkt Cap \$B	56.13	52.84	63.57
ROE	17.14	16.65	18.70



Fidelity International Index FSPSX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

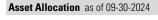
Equity

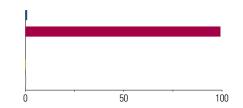
29	32	29	Large
3	4	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

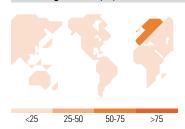




Total	100.00	100.00
Other	0.18	1.53
Cash	0.07	0.63
Bonds	0.00	0.55
Non-US Stocks	99.06	93.48
US Stocks	0.70	3.83
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
_Մ	Cyclical	39.31	41.84	38.35	
A	Basic Materials	6.65	7.13	6.28	
A	Consumer Cyclical	10.08	10.56	10.23	
÷	Financial Services	20.23	22.19	20.32	
fi	Real Estate	2.35	1.96	1.52	
W	Sensitive	35.49	38.31	39.09	
	Communication Services	4.85	6.08	5.08	
ð	Energy	3.66	5.12	4.58	
Ф	Industrials	17.19	13.70	16.70	0
	Technology	9.79	13.41	12.73	
-	Defensive	25.19	19.84	22.55	
Ħ	Consumer Defensive	8.32	7.14	7.90	
+	Healthcare	13.66	9.63	12.14	
•	Utilities	3.21	3.07	2.51	
					0% 5 10 15 20 25 30 35 40 4

World Regions % Equity 09-30-2024



Greater Asia	Fund % 33.73	Cat % 34.59
Japan	22.48	18.85
Australasia	7.81	4.68
Asia-4 Tigers	3.37	6.46
Asia-ex 4 Tigers	0.07	4.60
Not Classified	0.00	0.00

Americas	Fund % 0.70	Cat % 8.81	Greater Europe	Fund % 65.56	Cat % 56.59	Market Maturity	Fund %
North America	0.70	7.75	United Kingdom	14.24	13.90	Developed Markets	99.91
Central/Latin	0.00	1.06	W euro-ex UK	50.65	41.71	Emerging Markets	0.09
			Emrgng Europe	0.02	0.12	Not Available	0.00
			Africa	0.65	0.86		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
MSCI EAFE Index Future Dec 24	2.30	2.30	_	_
⊕ Novo Nordisk AS Class B	2.13	4.43	_	Healthcare
⊕ ASML Holding NV	1.85	6.28	10.07	Technology
Cash	1.65	7.93	_	_
⊖ Fidelity Cash Central Fund	1.56	9.49	-	_
○ Nestle SA	1.47	10.96	_	Consumer Defensive
⊕ AstraZeneca PLC	1.35	12.30	11.52	Healthcare
⊕ SAP SE	1.33	13.64	48.12	Technology
Novartis AG Registered Shares	1.26	14.90	_	Healthcare
Roche Holding AG	1.25	16.15	_	Healthcare

Total Holdings 747

Fidelity U.S. Bond Index FXNAX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Brandon Bettencourt since 05-2014 Richard Munclinger since 10-2020 Mark Lande since 10-2024

Quantitative Screens

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

Management: The fund's management has been in place for 10.38 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.03 is 94% lower than the Intermediate Core Bond category average.

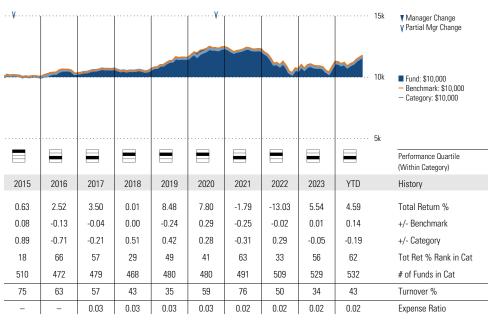
Morningstar Investment Management LLC Analysis

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.

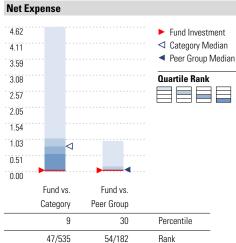
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.01	_	-0.09
Beta	1.00	_	0.98
R-Squared	99.89	-	98.10
Standard Deviation	7.61	7.63	7.55
Sharpe Ratio	-0.66	-0.66	-0.68
Tracking Error	0.25	-	0.96
Information Ratio	0.00	_	-0.25
Up Capture Ratio	99.88	_	97.06
Down Capture Ratio	99.90	-	98.03

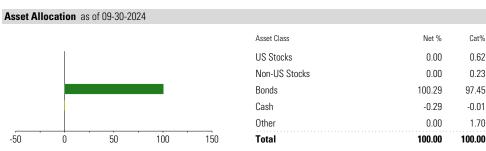
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.07	4.43	5.88
Avg Eff Maturity	_	-	8.21



Fidelity U.S. Bond Index FXNAX

Style	Anal	ysis a	as of 09-30-202	4
Style	Break	lown		
Fixed I	ncome		Quality	
			High	
			Mid	
			Low	
l td	Mod	Fxt		
Duratio				
Duialii	UII			

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	72.39	3.53	24.71
AA	4.53	74.59	39.01
А	12.04	10.82	22.22
BBB	11.04	8.32	12.31
BB	0.00	0.28	0.62
В	0.00	0.00	0.33
Below B	0.00	0.00	0.12
Not Rated	0.00	2.46	0.68



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

	Fund	Bmark	Cat	Fund	▼ Ron	chmark	∏ Cate	egory Aver	ano	
Government	45.68	DIIIdik	30.70	Tullu	Dell	CHIHAIK	ij Gale	gory Aver	aye	
						1	1	, U		
Treasury	43.77	_	24.87	n		1	1			-
Inflation – Protected	0.00	_	1.37	1						
Agency/Quasi Agency	1.20	_	0.63	0						
Other Government Related	0.71	-	3.83							
Corporate	25.95	-	23.52							
Corporate Bond	25.95	_	23.34							
Bank Loan	0.00	_	0.04							
Convertible	0.00	_	0.00	İ						
Preferred	0.00	_	0.14							
Securitized	27.32	_	39.30							
Agency MBS Pass-Through	25.40	_	28.33							
Agency MBS ARM	0.00	_	0.18							
Agency MBS CMO	0.82	_	1.23							
Non-Agency Residential MBS	0.00	_	0.12							
Commercial MBS	0.74	_	2.27							
Asset-Backed	0.36	_	7.17	1						
Covered Bond	0.00	_	0.00	Ď						
Municipal	0.46	_	1.22							
Cash & Equivalents	0.58	_	4.52	II [
Other	0.00	_	0.75	10						

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
United States Treasury Notes 4.375%	07-2026	1.28	1.28	_
United States Treasury Notes 4.875%	04-2026	1.21	2.49	_
United States Treasury Notes 1.5%	02-2030	1.08	3.57	_
United States Treasury Notes 2.75%	08-2032	1.01	4.58	_
United States Treasury Notes 2.625%	07-2029	0.96	5.55	-
United States Treasury Notes 4.5%	11-2033	0.92	6.47	_
Cash	_	0.89	7.36	_
Federal Home Loan Mortgage Corp. 2%	01-2051	0.84	8.19	_
United States Treasury Notes 4.625%	02-2026	0.80	9.00	_
United States Treasury Notes 3.875%	08-2033	0.75	9.74	_

Total Holdings 9421



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.

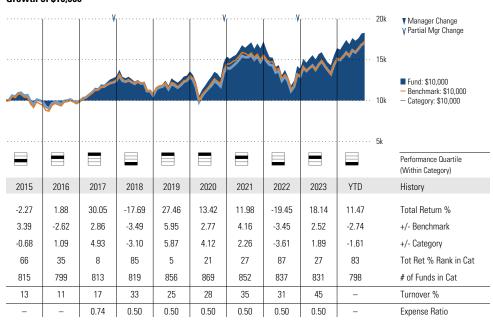
Morningstar Investment Management LLC Analysis

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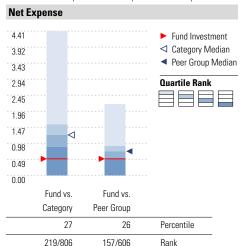
ESG Metrics

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



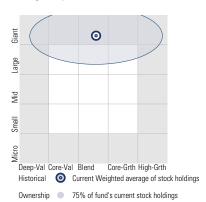
JPMorgan International Equity R6 JNEMX

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

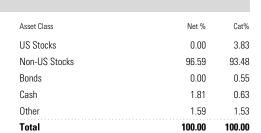
Weight %

>50 25-50 10-25 0-10



50

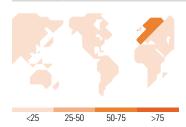
Asset Allocation as of 09-30-2024



		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	0					
	Technology	13.68	13.41	12.73				(10)	<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

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.

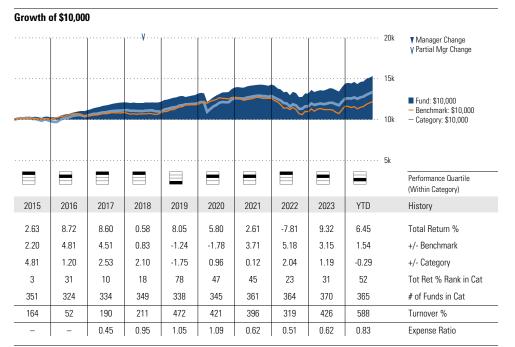
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024

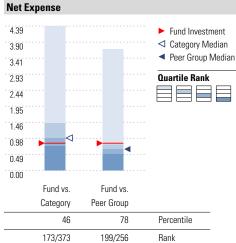
Morningstar Category

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



Vanguard 500 Index Admiral VFIAX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Michelle Louie since 11-2017 Nick Birkett since 08-2023 Aaron Choi since 08-2023

Quantitative Screens

Q 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 6.84 years.

Style: The fund has landed in its primary style box —
 Large Blend — 77.14 % of the time over the past three
 years.

Net Expense: The fund's expense ratio of 0.04 is 94.52% lower than the Large Blend category average.

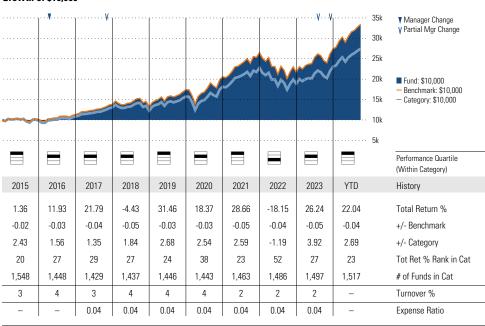
Morningstar Investment Management LLC Analysis

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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



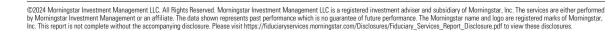




Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	8	34	Percentile
1	12/1559	187/552	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-1.07
Beta	1.00	_	0.94
R-Squared	100.00	_	94.38
Standard Deviation	17.52	17.53	16.95
Sharpe Ratio	0.51	0.52	0.42
Tracking Error	0.00	_	3.71
Information Ratio	-11.38	_	-1.34
Up Capture Ratio	99.91	-	92.03
Down Capture Ratio	100.07	_	96.37

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.49	27.50	26.80
Price/Book Ratio	4.80	4.80	5.15
Geom Avg Mkt Cap \$B	327.76	328.12	362.94
ROE	33.77	33.77	33.76



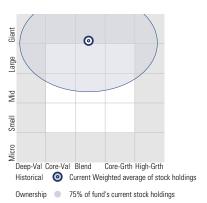


Vanguard 500 Index Admiral VFIAX

Morningstar Category Morningstar Index Large Blend S&P 500 TR USD

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



		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	ark [Cate	jory Av	/erage		
b	Cyclical	27.10	27.13	27.70										
	Basic Materials	2.00	2.00	2.54										
-	Consumer Cyclical	10.29	10.30	9.74										
ê	Financial Services	12.47	12.49	13.42										
b	Real Estate	2.34	2.34	2.00										
NF	Sensitive	52.74	52.68	51.46										
	Communication Services	8.87	8.87	8.40		_	0							
•	Energy	3.31	3.31	3.56		Ó								
ž	Industrials	7.58	7.59	9.69										
1	Technology	32.98	32.91	29.81								ľ		
÷	Defensive	20.16	20.18	20.82										
7	Consumer Defensive	5.87	5.88	5.89			_							
ř	Healthcare	11.62	11.63	12.54]						
1	Utilities	2.67	2.67	2.39										

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	7.25	7.25	21.40	Technology
	6.55	13.80	15.03	Technology
⊕ NVIDIA Corp	6.12	19.91	145.27	Technology
⊕ Amazon.com Inc	3.56	23.48	22.63	Consumer Cyclical
	2.56	26.04	62.15	Communication Svc
	1.99	28.03	19.01	Communication Svc
⊕ Berkshire Hathaway Inc Class B	1.73	29.75	29.05	Financial Services
	1.64	31.40	18.92	Communication Svc
⊕ Broadcom Inc	1.64	33.04	55.95	Technology
⊕ Tesla Inc	1.49	34.52	5.29	Consumer Cyclical
	1.43	35.96	52.65	Healthcare
→ JPMorgan Chase & Co	1.23	37.18	25.93	Financial Services
⊕ UnitedHealth Group Inc	1.11	38.29	12.21	Healthcare
⊖ Exxon Mobil Corp	1.07	39.35	20.09	Energy
⊕ Visa Inc Class A	0.93	40.29	6.21	Financial Services

Asset Allocation as of 09-30-2024

Total Holdings 508



Vanguard Growth Index Admiral VIGAX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Large 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 29.77 years.
- Net Expense: The fund's expense ratio of 0.05 is 94.57% lower than the Large Growth category average.

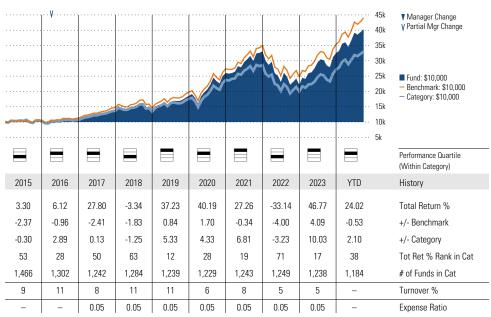
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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000



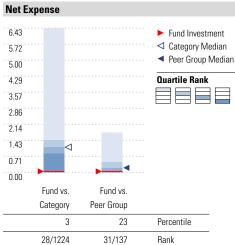
Trailing Performance Total Return % 45% as of 09-30-2024 ■ Fund Benchmark Category 20 15 10 Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 2.92 41.90 10.46 19.00 15.54 8.92 3.19 42.19 12.02 19.74 16.52 12.29 Benchmark Return % 3 70 38.83 7 39 16 08 13 73 Category Average %

17

1.034

18

803



37

1.172

24

1.107

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.98	_	-4.22
Beta	1.06	_	0.99
R-Squared	99.35	_	92.51
Standard Deviation	22.22	20.85	21.45
Sharpe Ratio	0.39	0.47	0.27
Tracking Error	2.21	_	5.84
Information Ratio	-0.71	_	-0.84
Up Capture Ratio	101.99	_	91.00
Down Capture Ratio	108.23	_	105.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	37.71	36.55	35.39
Price/Book Ratio	10.65	12.14	9.26
Geom Avg Mkt Cap \$B	618.21	675.16	541.50
ROE	41.32	44.40	41.06



% Rank in Category

of Funds in Category

59

1.197

Vanguard Growth Index Admiral VIGAX

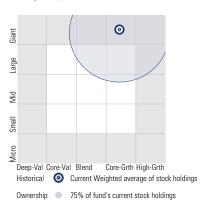
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

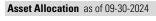
Equity

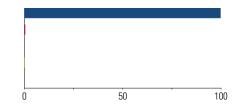
2	53	33	Large
0	4	8	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.81
Cash	0.06	1.11
Bonds	0.00	0.00
Non-US Stocks	0.25	4.54
US Stocks	99.69	93.54
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchmar	k []	Cateo	ory A	verag	е	
_Մ	Cyclical	23.11	21.25	23.66]					
A	Basic Materials	1.71	0.63	1.15	Ò								
A	Consumer Cyclical	14.01	14.03	13.31									
ı,	Financial Services	5.83	6.00	8.36									
命	Real Estate	1.56	0.59	0.84	Ŏ								
W	Sensitive	67.36	67.12	61.28									
	Communication Services	13.34	12.80	12.34									
•	Energy	0.82	0.40	0.83	0								
Ф	Industrials	3.35	3.49	6.11								-	
	Technology	49.85	50.43	42.00								=	
→	Defensive	9.53	11.63	15.05									
Ħ	Consumer Defensive	2.13	3.63	2.72									
٠	Healthcare	7.11	7.78	11.85									
0	Utilities	0.29	0.22	0.48	Ö								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	12.06	12.06	21.40	Technology
	11.43	23.49	15.03	Technology
NVIDIA Corp	10.00	33.49	145.27	Technology
⊕ Amazon.com Inc	5.99	39.48	22.63	Consumer Cyclical
	4.74	44.22	62.15	Communication Svc
	3.31	47.52	19.01	Communication Svc
⊖ Eli Lilly and Co	2.87	50.40	52.65	Healthcare
	2.70	53.10	18.92	Communication Svc
Tesla Inc Tesla I	2.70	55.80	5.29	Consumer Cyclical
⊕ Visa Inc Class A	1.70	57.50	6.21	Financial Services
	1.55	59.05	16.24	Financial Services
⊕ Broadcom Inc	1.53	60.59	55.95	Technology
	1.50	62.09	34.81	Consumer Defensive
Netflix Inc	1.17	63.25	45.68	Communication Svc
Advanced Micro Devices Inc	1.02	64.28	11.31	Technology

Total Holdings 185



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

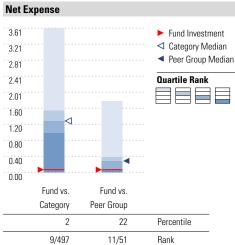
										Performance Quartile (Within Category)
2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	History
-4.65	24.78	11.80	-12.23	22.76	5.85	28.09	-9.31	15.99	13.26	Total Return %
2.82	-6.96	3.96	0.63	0.37	1.22	-0.18	5.17	1.34	4.04	+/- Benchmark
2.06	-1.21	3.26	3.23	1.33	1.83	-3.48	0.85	-0.87	4.52	+/- Category
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

0.07

0.07

0.07

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

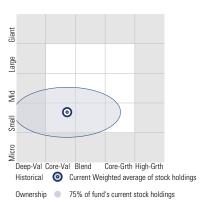
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

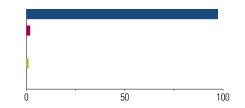
1	0	0	Laige
10	15	4	MIN
35	31	4	JIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.28
Cash	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-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Դ	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	
命	Real Estate	10.16	13.97	6.51	
W	Sensitive	34.10	27.42	38.77	
d	Communication Services	2.78	2.63	2.21	
•	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	
Ħ	Consumer Defensive	4.43	3.07	4.04	
٠	Healthcare	6.59	9.33	5.82	
•	Utilities	4.90	5.23	2.48	
					0% 5 10 15 20 25 20 25 40 45 50 5

N.	0/ 11 -	0 1 2 6	VED D	
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	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
→ NRG Energy Inc	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



Vanguard Strategic Equity Inv VSEQX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Portfolio Manager(s)

Cesar Orosco since 02-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 3.59 years.

 \times Style: The fund has landed in its primary style box — Mid-Cap Blend — 36.36 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.17 is 79.76% lower than the Mid-Cap Blend category average.

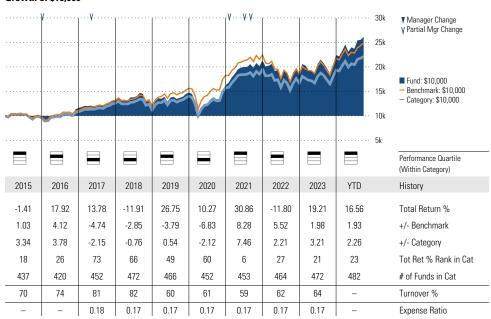
Morningstar Investment Management LLC Analysis

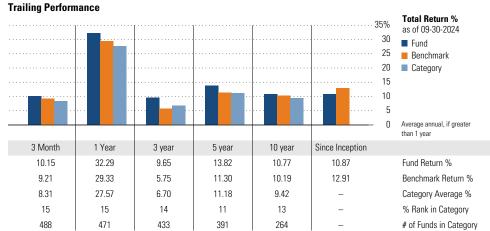
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

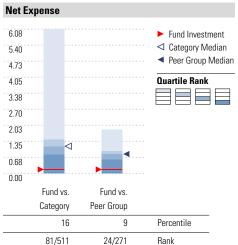
ESG Metrics

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

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	3.54	_	0.41
Beta	1.05	_	0.96
R-Squared	96.31	_	93.56
Standard Deviation	20.94	19.65	19.58
Sharpe Ratio	0.36	0.19	0.20
Tracking Error	4.12	_	4.98
Information Ratio	0.95	_	-0.02
Up Capture Ratio	110.28	_	96.88
Down Capture Ratio	98.22	-	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	16.19	21.40	20.57
Price/Book Ratio	2.30	2.93	2.99
Geom Avg Mkt Cap \$B	8.35	21.38	13.88
ROE	19.09	18.85	21.87



Vanguard Strategic Equity Inv VSEQX

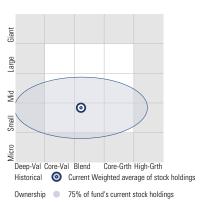
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

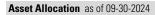
Fauity

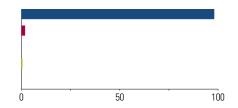
Lquity			
0	1	0	Large
14	17	11	Mid
24	21	11	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	2.59
Cash	0.35	0.91
Bonds	0.00	0.01
Non-US Stocks	1.70	3.10
US Stocks	97.95	93.40
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	ory Ave	erage		
v	Cyclical	40.94	38.70	39.17						, ,			
ė.	Basic Materials	3.42	4.42	4.65									
A	Consumer Cyclical	14.63	11.92	13.30			,						
æ	Financial Services	15.75	14.05	15.18									
æ	Real Estate	7.14	8.31	6.04			7						
M	Sensitive	39.91	40.33	42.85									
	Communication Services	3.37	3.08	2.25		1							
ð	Energy	4.04	5.00	4.60]							
Ф	Industrials	16.41	15.93	19.85			- 1		ĺ				
	Technology	16.09	16.32	16.15									
→	Defensive	19.14	20.97	17.97									
=	Consumer Defensive	4.00	4.89	4.00									
٠	Healthcare	11.13	10.36	10.80									
•	Utilities	4.01	5.72	3.17									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Hewlett Packard Enterprise Co	0.79	0.79	22.79	Technology
⇒ EMCOR Group Inc	0.78	1.57	100.16	Industrials
⊕ Arch Capital Group Ltd	0.77	2.34	50.64	Financial Services
∃ Tenet Healthcare Corp	0.70	3.05	119.93	Healthcare
Allison Transmission Holdings Inc	0.70	3.75	66.50	Consumer Cyclical
① Universal Health Services Inc Class B	0.70	4.45	50.62	Healthcare
Owens-Corning Inc	0.69	5.13	20.30	Industrials
⇒ Expedia Group Inc	0.68	5.81	-2.48	Consumer Cyclical
Huntington Bancshares Inc	0.68	6.49	19.22	Financial Services
Textron Inc	0.67	7.16	10.22	Industrials
Delta Air Lines Inc	0.67	7.82	27.12	Industrials
→ MGIC Investment Corp	0.66	8.49	34.58	Financial Services
→ Builders FirstSource Inc	0.64	9.13	16.13	Industrials
Brixmor Property Group Inc	0.63	9.76	23.24	Real Estate
CNO Financial Group Inc	0.62	10.38	27.49	Financial Services

Total Holdings 542

