American Funds 2015 Trgt Date Retire R6 RFJTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

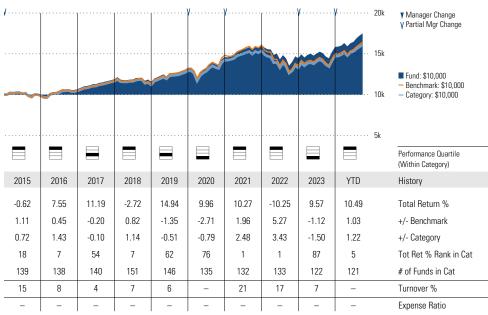
Morningstar Investment Management LLC Analysis

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

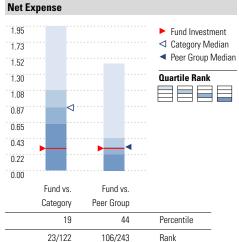
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000

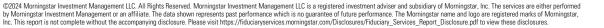






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.45	_	0.77
Beta	0.88	_	0.91
R-Squared	97.24	-	98.48
Standard Deviation	9.65	10.87	9.93
Sharpe Ratio	0.08	-0.13	-0.09
Tracking Error	2.10	-	1.62
Information Ratio	1.11	-	0.42
Up Capture Ratio	96.54	-	93.92
Down Capture Ratio	80.89	-	89.01

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





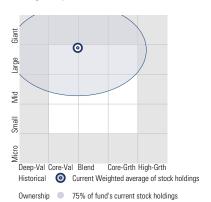
American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

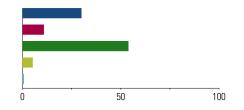
Large Mid0 Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 22



American Funds 2020 Trgt Date Retire R6 RRCTX

0.19

2.07

1.76

4

253

8

7.05

-0.61

0.82

25

242

5

12.87

0.08

0.41

47

253

1

-2.69

1.47

1.80

4

261

2

15.59

-2.14

-0.55

69

246

10.99

-2.33

0.20

62

190

13

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

Total Return %

+/- Benchmark

Tot Ret % Rank in Cat

of Funds in Cat

+/- Category

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

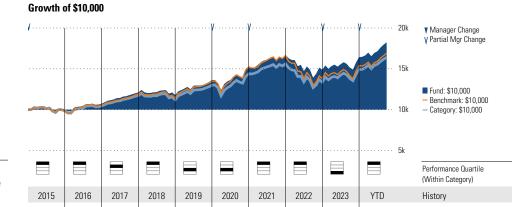
Net Expense: The fund's expense ratio of 0.31 is 42.59% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024



10.64

1.60

2.19

4

186

-11.01

5.76

3.40

169

15

10.46

-0.85

-1.41

85

168

11.05

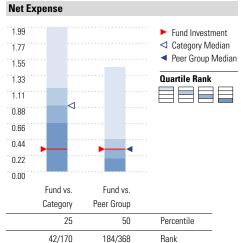
1.17

1.11

1

167

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



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

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



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

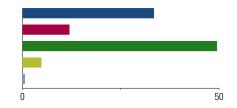


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 22



American Funds 2025 Trgt Date Retire R6 RFDTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

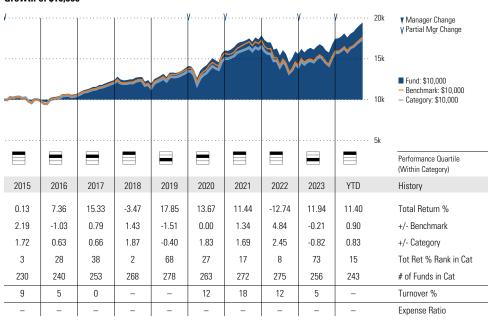
Morningstar Investment Management LLC Analysis

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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.

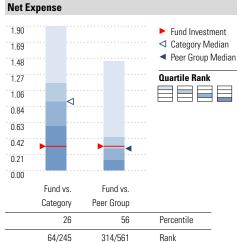
ESG Metrics

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

Growth of \$10,000

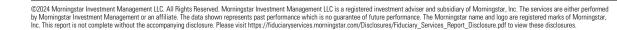






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	2.52	_	1.17
Beta	0.85	_	0.87
R-Squared	98.28	_	98.25
Standard Deviation	10.92	12.73	11.18
Sharpe Ratio	0.10	-0.08	-0.02
Tracking Error	2.38	_	2.23
Information Ratio	1.00	_	0.51
Up Capture Ratio	93.03	_	90.79
Down Capture Ratio	79.23	_	84.34

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





American Funds 2025 Trgt Date Retire R6 RFDTX

Quality

High

Mid

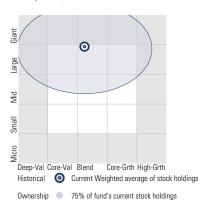
Low

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Mod

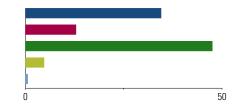
Style Breakdown

Large Mid0 Ltd

Value Blend Growth Duration Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 25



American Funds 2030 Trgt Date Retire R6 RFETX

6

3

0

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

Turnover %
Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

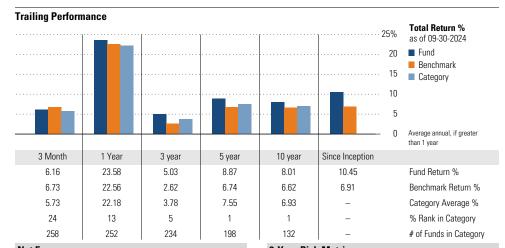
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 Benchmark: \$10,000 Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.47 7.71 18.40 -4.16 20.06 15.16 13.16 -14.50 14.52 12.58 Total Return % 1.19 2.77 -1.55 1.81 1.66 -1.18 1.47 1.47 3.44 1.16 +/- Benchmark 2.09 0.12 0.38 -0.01 2.26 1.83 2.17 1.48 1.51 0.76 +/- Category 2 38 12 2 60 17 16 19 55 19 Tot Ret % Rank in Cat 259 250 261 271 261 258 # of Funds in Cat 267 257 259 254

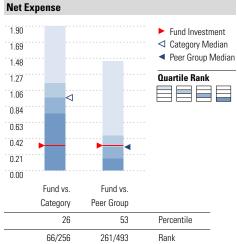


21

9

2

8



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

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



American Funds 2030 Trgt Date Retire R6 RFETX

Quality High Μid Low

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Ltd

Mod Duration

Style Breakdown

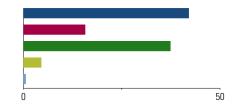
Lquity			
24	32	24	Large
5	7	5	Mid
1	1	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

			ъ .	0 .	5 1 - B 1 1 10 1 A
		Fund	Bmark	Cat	Fund Benchmark Category Average
ŀ	Cyclical	26.39	36.82	32.58	T
ů.	Basic Materials	3.56	4.07	3.81	
A	Consumer Cyclical	8.67	10.26	10.16	
ê	Financial Services	12.44	15.03	15.18	
À	Real Estate	1.72	7.46	3.43	
M	Sensitive	49.31	44.14	47.10	
₫	Communication Services	7.86	6.48	7.24	
ð	Energy	4.46	3.92	4.11	
Ф	Industrials	13.10	11.12	10.78	
	Technology	23.89	22.62	24.97	
→	Defensive	24.30	19.04	20.31	
=	Consumer Defensive	7.01	5.70	5.70	
٠	Healthcare	14.10	10.52	11.83	
•	Utilities	3.19	2.82	2.78	

Top 10 Holdings as of 09-30-2024 YTD Return % Name Maturity Date % Net Asset Cumulative % Morningstar Sector American Funds American Balanced R6 7.99 7.99 American Funds American Mutual R6 7.12 15.11 6.98 22.09 American Funds Bond Fund of Amer R6 6.55 28.64 ⊕ American Funds AMCAP R6 6.07 34.71 American Funds Inflation Linked Bd R6 5.84 40.55 American Funds Washington Mutual R6 5.12 45.66 American Funds Global Balanced R6 4.97 50.63 American Funds Mortgage R6 4.89 55.53 ① American Funds US Government Sec R6 4.89 60.42

Total Holdings 24



American Funds 2035 Trgt Date Retire R6 RFFTX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

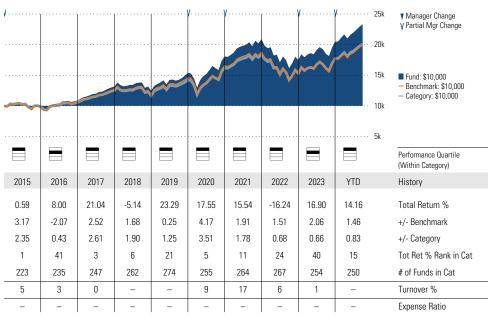
Morningstar Investment Management LLC Analysis

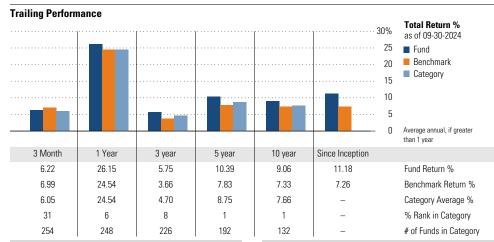
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

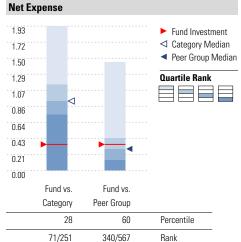
ESG Metrics

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

Growth of \$10,000







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

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



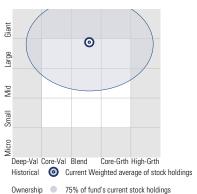
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity				Fixed	Income
23	31	25	Large		
4	7	6	Mid		
1	1	2	Small		
Value	Blend	Growth		Ltd	Mod

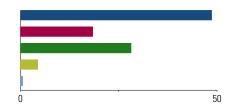
Value Blend Growth

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

Quality High MidLow

Duration

Asset Allocation	as of 09-30-2024



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

		Fund	Bmark	Cat	Func		▼ Bend	chmark	C	ategory	Avera	qe	
⊌ Cyc	lical	26.36	36.71	33.22						,			-
Bas	ic Materials	3.53	4.15	3.75		0							
Con	sumer Cyclical	9.07	10.34	10.24									
🔒 Fina	incial Services	12.16	15.22	15.16			:	ĺ					
Rea	l Estate	1.60	7.00	4.07		[]							
~ Sen	sitive	49.87	44.21	46.65									
Com	nmunication Services	8.07	6.48	7.19									
Ene	rgy	4.24	3.97	4.07		ĺ							
🗓 Indu	ıstrials	13.37	11.26	10.70									
Tec	hnology	24.19	22.50	24.69									
→ Defe	ensive	23.77	19.08	20.13									
C on	sumer Defensive	6.74	5.73	5.71									
1 Hea	Ithcare	14.06	10.52	11.64									
Utili	ities	2.97	2.83	2.78									

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

Total Holdings 25



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

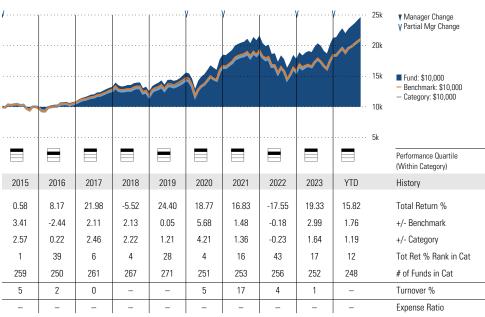
Morningstar Investment Management LLC Analysis

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

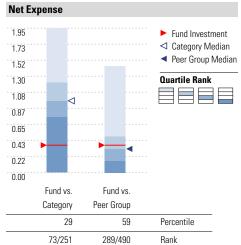
ESG Metrics

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

Growth of \$10,000







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

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



American Funds 2040 Trgt Date Retire R6 RFGTX

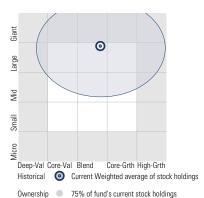
Quality High Μid Low

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Ltd

Duration

Mod

Style Breakdown

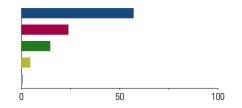
Equity

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

Value Blend Growth

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

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 23



American Funds 2045 Trgt Date Retire R6 RFHTX

222

5

233

3

246

0

261

273

254

4

Morningstar Category Target-Date 2045

247

2

245

of Funds in Cat

Turnover %
Expense Ratio

Morningstar Index Morningstar Lifetime Mod 2045 TR

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

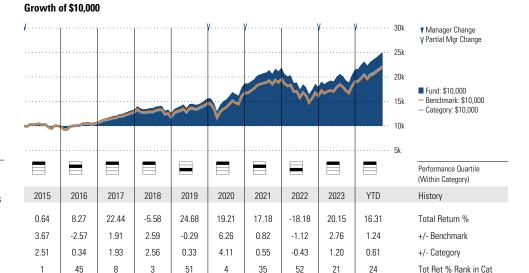
Net Expense: The fund's expense ratio of 0.37 is 38.33% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

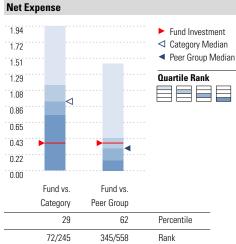


263

15

266





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

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



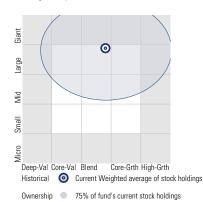
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Duration

Fixed	Income		Quality
			High
			M di
			Low
Ltd	Mod	Ext	_

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

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

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

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

Total Holdings 20



American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

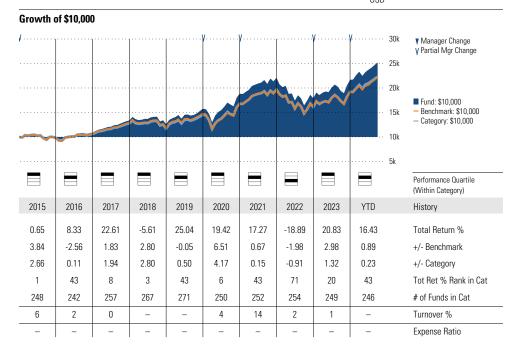
Net Expense: The fund's expense ratio of 0.38 is 37.7% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

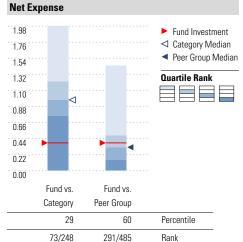
This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.

ESG Metrics

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







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

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



American Funds 2050 Trgt Date Retire R6 RFITX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

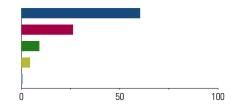
Equity				Fixed	Income		Quality
19	30	29	Large				High
4	7	7	Mid				Mid
1	2	2	Small				Low
Value	Blend	Growth		Ltd	Mod	Ext	

Duration

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 20



American Funds 2055 Trgt Date Retire R6 RFKTX

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

Expense Ratio

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

Morningstar Investment Management LLC Analysis

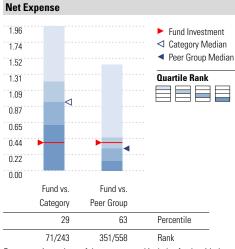
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2015 2016 2017 2018 2019 2020 2021 2022 2023 YTD History 0.63 8.30 22.63 -5.65 25.09 19.39 17.28 -19.50 21.40 16.58 Total Return % 3.97 -2.60 1.68 2.92 0.04 6.48 0.78 -2.57 3.50 0.98 +/- Benchmark 0.30 3.92 1.68 2.34 1.55 2.79 0.18 -0.02 -1.42 0.15 +/- Category 45 6 3 45 5 48 89 9 43 Tot Ret % Rank in Cat 214 231 245 274 245 244 # of Funds in Cat 262 253 262 265 6 3 1 3 14 3 Turnover %





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

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



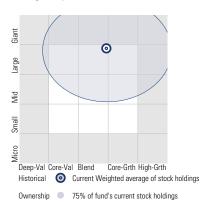
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity 17 30

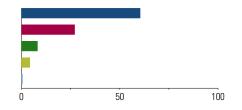




Fixed Income

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

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 18



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

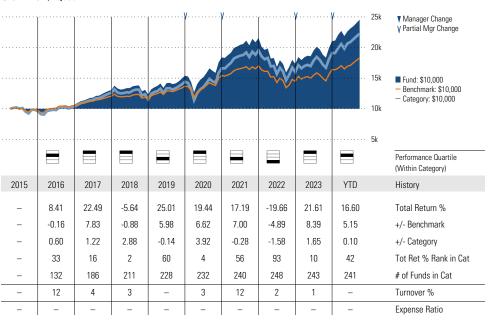
Morningstar Investment Management LLC Analysis

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

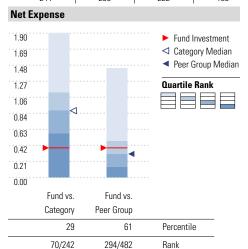
ESG Metrics

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

Growth of \$10,000







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

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

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



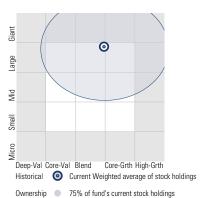
American Funds 2060 Trgt Date Retire R6 RFUTX

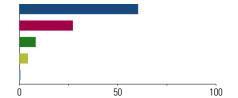
Morningstar Category Target-Date 2060

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™





Asset Allocation as of 09-30-2024

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

Style Breakdown

Equity

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

Fixed Income
Ouality
High
Mid

Ltd Mod Ext
Duration

Value Blend Growth

>50 25-50 10-25 0-10

Weight %

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

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

Total Holdings 17



American Funds 2065 Trgt Date Retire R6 RFVTX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

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

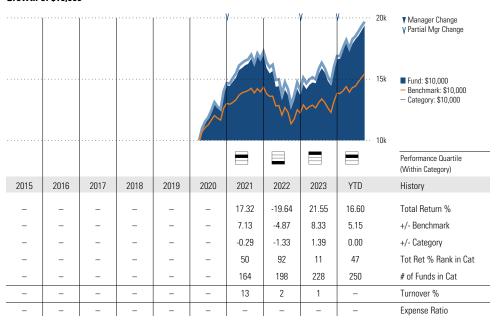
Morningstar Investment Management LLC Analysis

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

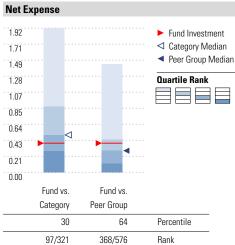
ESG Metrics

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

Growth of \$10,000







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

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



American Funds 2065 Trgt Date Retire R6 RFVTX

Quality

High

Μid

LOW

Defensive

Healthcare

Utilities

Consumer Defensive

Morningstar Category Morningstar Index Target-Date 2065+

Morningstar Mod Tgt Risk TR USD

Net %

60.24

26.99

8.13

4.20

0.44

Cat%

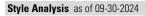
47.56

30.61

5.75

0.98

15.09



Morningstar Style Box™



Style Breakdown

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

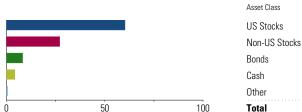
Value Blend Growth



Fixed Income

Weight %

>50 25-50 10-25 0-10



21.79

5.58

14.33

1.88

19.59

6.26

9.96

3.37

19.57

5.73

11.41

2.43

15

Asset Allocation as of 09-30-2024



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

Total Holdings 17



American Funds 2070 Trgt Date Retire R6 RFBFX

Morningstar Category Target-Date 2065+ Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

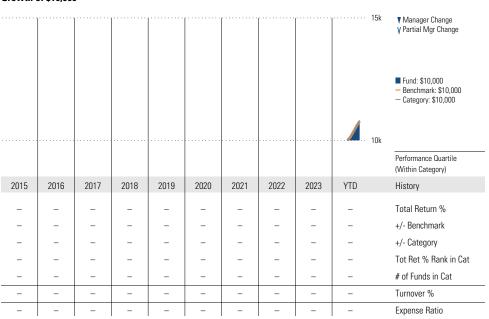
Morningstar Investment Management LLC Analysis

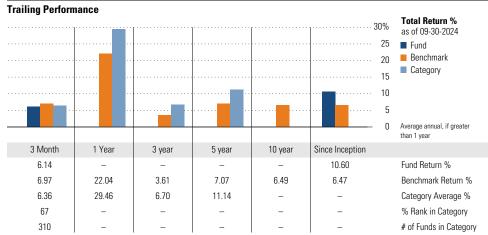
This fund fails the manager tenure screen, but this is only due to the short history of this vintage.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	_	_	2.62
Beta	_	_	1.27
R-Squared	_	_	95.61
Standard Deviation	_	12.57	16.71
Sharpe Ratio	_	0.04	0.25
Tracking Error	_	_	5.15
Information Ratio	_	_	0.65
Up Capture Ratio	_	_	137.26
Down Capture Ratio	_	_	124.86

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.47	19.85	20.90
Price/Book Ratio	4.13	2.47	2.76
Avg Eff Duration	5.55	_	8.96



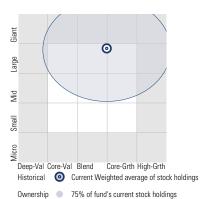
American Funds 2070 Trgt Date Retire R6 RFBFX

Morningstar Category Morning Target-Date 2065+ Morning

Morningstar Index Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™





Equity

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

Value Blend Growth

Fixed Income

Quality

High

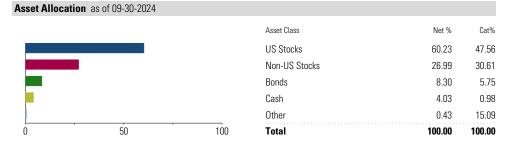
Mia

Ltd Mod Ext

Duration

Weight %

>50 25-50 10-25 0-10



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

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

Total Holdings 17



American Funds Intl Gr and Inc R6 RIGGX

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

Portfolio Manager(s)

Steven Watson since 10-2008 Andrew Suzman since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Michael Cohen since 07-2018 Lisa Thompson since 09-2018 Barbara Burtin since 09-2024 Bobby Chada since 09-2024

Quantitative Screens

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

Management: The fund's management has been in place for 16.01 years.

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

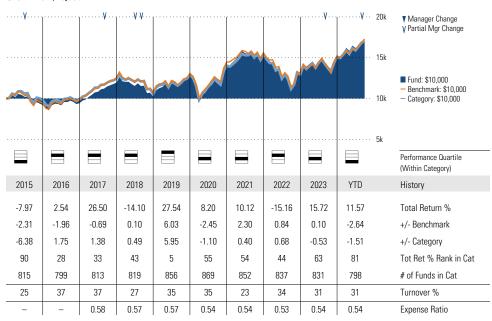
Morningstar Investment Management LLC Analysis

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.

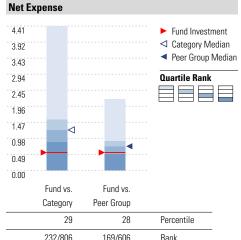
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wellics			
	Fund	Bmark	Cat
Alpha	0.24	_	-0.05
Beta	0.99	_	1.02
R-Squared	94.18	_	92.90
Standard Deviation	16.70	16.34	17.33
Sharpe Ratio	0.11	0.10	0.10
Tracking Error	4.03	_	4.62
Information Ratio	0.04	-	0.00
Up Capture Ratio	102.01	_	105.97
Down Capture Ratio	101.60	-	107.27

Portfolio Metrics									
	Fund	Bmark	Cat						
Price/Earnings Ratio	15.71	15.78	15.57						
Price/Book Ratio	1.84	1.85	1.89						
Geom Avg Mkt Cap \$B	57.70	52.84	63.57						
ROE	18.74	16.65	18.70						



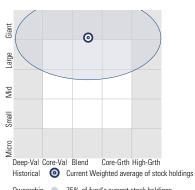
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Equity

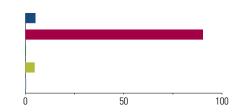
			[
23	32	33	raige
4	4	3	MIM
0	1	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

World Regions % Equity 09-30-2024



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

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

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash M	4.75	4.75	_	_
① Taiwan Semiconductor Manufacturing Co Ltd	4.07	8.82	_	Technology
	2.50	11.31	_	Healthcare
	2.10	13.41	11.52	Healthcare
⊕ ASML Holding NV	1.98	15.40	10.07	Technology
⊕ TotalEnergies SE	1.93	17.33	-0.06	Energy
	1.67	18.99	_	Technology
BAE Systems PLC	1.61	20.60	13.10	Industrials
British American Tobacco PLC	1.39	21.99	26.36	Consumer Defensive
① Tencent Holdings Ltd	1.39	23.38	-	Communication Svc

Total Holdings 251

Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000
Mary Ellen Stanek since 09-2000
Charles Groeschell since 09-2000
Warren Pierson since 09-2000
Meghan Dean since 05-2019
Jay Schwister since 05-2019
Jeffrey Schrom since 05-2021
Abhishek Pulakanti since 05-2022
Andrew O'Connell since 05-2022

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 24.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 40% lower than the Intermediate Core Bond category average.

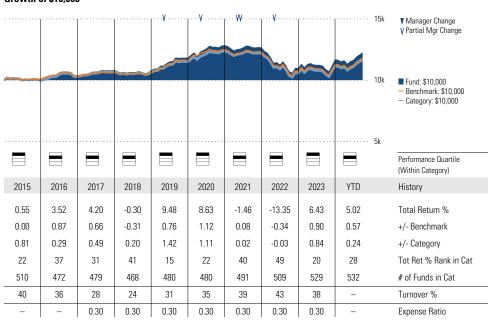
Morningstar Investment Management LLC Analysis

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.

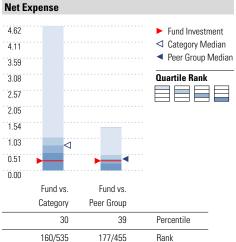
ESG Metrics

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

Growth of \$10,000







3-Tear hisk wieurcs			
	Fund	Bmark	Cat
Alpha	0.32	-	-0.09
Beta	1.01	-	0.98
R-Squared	99.65	-	98.10
Standard Deviation	7.74	7.63	7.55
Sharpe Ratio	-0.61	-0.66	-0.68
Tracking Error	0.47	-	0.96
Information Ratio	0.62	-	-0.25
Up Capture Ratio	101.71	-	97.06
Down Capture Ratio	98.89	-	98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.13	4.43	5.88
Avg Eff Maturity	8.23	-	8.21



Baird Aggregate Bond Inst BAGIX

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

Quality

Graph Market Style Breakdown

Outlify

Ltd Mod Ext

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.90	3.53	24.71
AA	3.20	74.59	39.01
A	12.20	10.82	22.22
BBB	21.50	8.32	12.31
BB	0.20	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		Benchma	uk II c	otogoni	Average			
				runa		benchina	irk II C	alegory	Average	i n		
Government	26.58	_	30.70			:		1				
Treasury	26.58	-	24.87									
Inflation - Protected	0.00	_	1.37	[
Agency/Quasi Agency	0.00	_	0.63	i 🛛								
Other Government Related	0.00	_	3.83	İ								
Corporate	36.33	_	23.52									
Corporate Bond	36.33	_	23.34									
Bank Loan	0.00	_	0.04									
Convertible	0.00	_	0.00									
Preferred	0.00	_	0.14									
Securitized	33.94	-	39.30									
Agency MBS Pass-Through	20.72	_	28.33									
Agency MBS ARM	0.00	-	0.18									
Agency MBS CMO	1.33	_	1.23									
Non-Agency Residential MBS	1.09	-	0.12									
Commercial MBS	4.07	-	2.27									
Asset-Backed	6.73	-	7.17		:							
Covered Bond	0.00	_	0.00	ĺ								
Municipal	0.49	-	1.22	I								
Cash & Equivalents	2.64	-	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
United States Treasury Notes 1.13%	10-2026	3.43	3.43	_
⊕ First American Government Obligs U	02-2030	2.32	5.75	_
⊕ United States Treasury Bonds 3.88%	05-2043	1.79	7.54	_
United States Treasury Bonds 2.88%	05-2043	1.77	9.31	_
⊕ United States Treasury Bonds 2.5%	02-2045	1.73	11.04	-
United States Treasury Bonds 2.38%	02-2042	1.57	12.61	_
United States Treasury Bonds 2.88%	05-2052	1.55	14.15	_
─ United States Treasury Notes 2.38%	03-2029	1.53	15.68	_
United States Treasury Bonds 3.38%	08-2042	1.49	17.17	_
─ United States Treasury Notes 4%	01-2031	1.25	18.42	_

Total Holdings 1828



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.

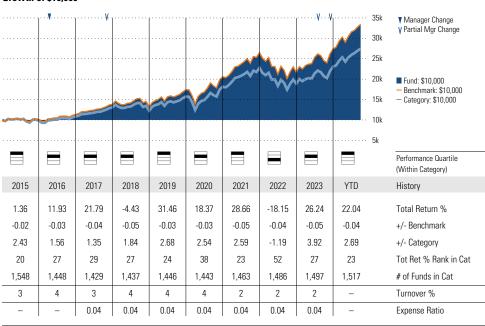
Morningstar Investment Management LLC Analysis

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



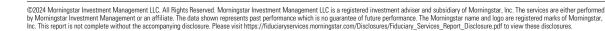




Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			 Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	8	34	Percentile
1	12/1559	187/552	Rank

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



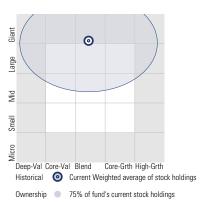


Vanguard 500 Index Admiral VFIAX

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 [Categ	jory Av	/erage		
b	Cyclical	27.10	27.13	27.70										
ů.	Basic Materials	2.00	2.00	2.54										
4	Consumer Cyclical	10.29	10.30	9.74			— ()							
₽	Financial Services	12.47	12.49	13.42										
b	Real Estate	2.34	2.34	2.00										
NI	Sensitive	52.74	52.68	51.46										
	Communication Services	8.87	8.87	8.40			0							
•	Energy	3.31	3.31	3.56		Ò								
ţ.	Industrials	7.58	7.59	9.69										
	Technology	32.98	32.91	29.81								i		
→	Defensive	20.16	20.18	20.82										
Ę	Consumer Defensive	5.87	5.88	5.89										
۲	Healthcare	11.62	11.63	12.54										
7	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
⊖ Eli Lilly and Co	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 Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Portfolio Manager(s)

Aurélie Denis since 02-2023 Aaron Choi since 08-2023

Quantitative Screens

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

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

Net Expense: The fund's expense ratio of 0.05 is 94.05% lower than the Mid-Cap Blend category average.

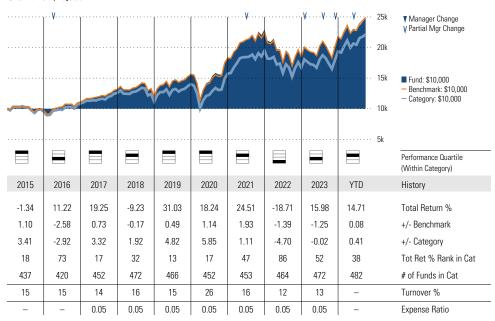
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to the retirement of a long-serving manager. Since this is a teammanaged index fund, we are not concerned about the change.

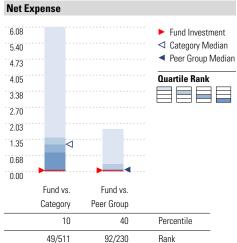
ESG Metrics

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

Growth of \$10,000







2-1 cai iliak Michica			
	Fund	Bmark	Cat
Alpha	-0.35	_	0.41
Beta	0.98	_	0.96
R-Squared	99.52	_	93.56
Standard Deviation	19.35	19.65	19.58
Sharpe Ratio	0.17	0.19	0.20
Tracking Error	1.39	_	4.98
Information Ratio	-0.32	_	-0.02
Up Capture Ratio	97.52	_	96.88
Down Capture Ratio	98.72	_	95.85

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.36	21.40	20.57
Price/Book Ratio	3.26	2.93	2.99
Geom Avg Mkt Cap \$B	33.97	21.38	13.88
ROE	19.80	18.85	21.87



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

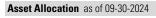
Equity

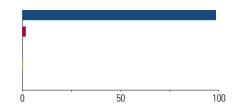
1. /			
1	6	4	Large
24	42	23	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	2.59
Cash	0.20	0.91
Bonds	0.00	0.01
Non-US Stocks	1.52	3.10
US Stocks	98.29	93.40
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Bench	mark	Categ	jory Ave	rage		
ŀ	Cyclical	33.81	38.70	39.17								1	
i.	Basic Materials	4.92	4.42	4.65									
Д	Consumer Cyclical	8.19	11.92	13.30			-						
,	Financial Services	12.81	14.05	15.18				ı [*] [
ŧ	Real Estate	7.89	8.31	6.04			ď						
M	Sensitive	42.67	40.33	42.85		_							
₫	Communication Services	3.05	3.08	2.25		<u> </u>							
ð	Energy	4.38	5.00	4.60									
¢	Industrials	17.04	15.93	19.85		-			ĺ				
	Technology	18.20	16.32	16.15									
→	Defensive	23.54	20.97	17.97			•						
	Consumer Defensive	5.06	4.89	4.00									
٠	Healthcare	10.10	10.36	10.80									
•	Utilities	8.38	5.72	3.17									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Constellation Energy Corp	0.99	0.99	_	Utilities
⊕ Amphenol Corp Class A	0.95	1.94	32.24	Technology
	0.94	2.88	44.08	Real Estate
	0.92	3.80	41.08	Industrials
Palantir Technologies Inc Ordinary Shares - Class A	0.91	4.71	116.66	Technology
	0.91	5.61	44.55	Technology
	0.85	6.46	37.35	Industrials
	0.83	7.30	40.77	Industrials
⊕ Arthur J. Gallagher & Co	0.74	8.04	25.92	Financial Services
○ Newmont Corp	0.74	8.78	30.95	Basic Materials
D.R. Horton Inc	0.68	9.46	26.12	Consumer Cyclical
⊕ Realty Income Corp	0.67	10.13	14.07	Real Estate
→ United Rentals Inc	0.65	10.77	42.06	Industrials
→ ONEOK Inc	0.64	11.42	34.01	Energy
⊕ Digital Realty Trust Inc	0.64	12.06	22.97	Real Estate

Total Holdings 316

