American Century Inflation Adjs Bond R5 AIANX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Robert Gahagan since 11-2001 James Platz since 09-2007 Miguel Castillo since 02-2014 Steve Bartolini since 09-2024

Quantitative Screens

Performance: The fund has finished in the InflationProtected 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 22.85 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.34 is 49.25% lower than the Inflation-Protected Bond category average.

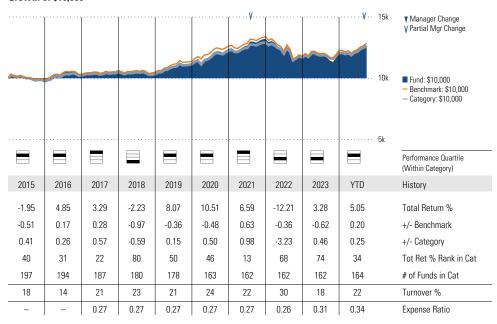
Morningstar Investment Management LLC Analysis

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.

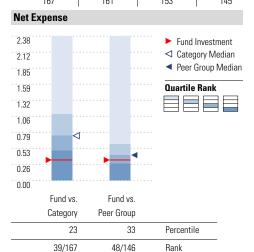
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	05-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.24	_	-0.25
Beta	1.02	_	1.00
R-Squared	99.52	_	96.43
Standard Deviation	7.35	7.18	7.78
Sharpe Ratio	-0.60	-0.58	-0.60
Tracking Error	0.53	_	1.66
Information Ratio	-0.49	_	-0.49
Up Capture Ratio	102.55	_	98.55
Down Capture Ratio	104.99	_	101.62

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.83	4.52	5.50
Avg Eff Maturity	8.02	_	6.78



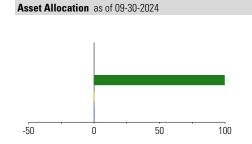
American Century Inflation Adjs Bond R5 AIANX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2024 **Style Breakdown**





Total	100.00	100.00
Other	0.42	1.43
Cash	-0.01	2.24
Bonds	99.60	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	91.42	0.00	33.63
AA	0.67	99.60	62.08
A	2.47	0.00	0.83
BBB	1.86	0.00	0.96
BB	1.49	0.00	0.10
В	0.12	0.00	0.02
Below B	0.00	0.00	0.08
Not Rated	1.97	0.40	2.30

	Fund	Bmark	Cat	Fund	▼ D.	enchr	nark	Пс	'aton	on/	vera	nο		
•				ruliu	, Di	SHCHI	IIdIK	<u> </u>	aley	UIY F	Avera	ye		
Government	90.86	-	85.91											
Treasury	0.00	_	0.38											
Inflation – Protected	68.80	-	80.08											
Agency/Quasi Agency	0.00	-	0.10											
Other Government Related	22.06	-	5.35											
Corporate	3.92	-	1.05	()=										
Corporate Bond	3.56	_	1.02	()										
Bank Loan	0.00	_	0.00											
Convertible	0.00	_	0.00											
Preferred	0.36	_	0.03											
Securitized	4.19	-	4.67											
Agency MBS Pass-Through	0.00	_	2.24											
Agency MBS ARM	0.00	_	0.00											
Agency MBS CMO	0.19	_	0.38											
Non-Agency Residential MBS	1.59	_	0.05											
Commercial MBS	1.05	_	0.23	0										
Asset-Backed	1.36	_	1.74											
Covered Bond	0.00	_	0.03											
Municipal	0.00	_	0.01											
Cash & Equivalents	1.03	-	8.21											
Other	0.00	-	0.14											

2.93

2.87

2.87

2.80

29.89

32.77

35.64

38.44

Name Maturity Date % Net Asset Cumulative % Fixed Income Sector ① Us 5yr Note (Cbt) Dec24 Xcbt 20241231 12-2024 7.77 7.77 United States Treasury Notes 0.125% 04-2027 4.38 12.15 ① United States Treasury Notes 1.375% 07-2033 4.11 16.26 ① United States Treasury Notes 0.625% 07-2032 3.88 20.14 ① United States Treasury Notes 0.5% 01-2028 23.90 3.76 ⊕ United States Treasury Notes 0.625% 01-2026 3.07 26.97

07-2029

07-2031

01-2033

01-2031

Total Holdings 154

Top 10 Holdings as of 09-30-2024

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

United States Treasury Notes 0.25%

⊕ United States Treasury Notes 0.125%

① United States Treasury Notes 1.125%

⊕ United States Treasury Notes 0.125%



American Century Mid Cap Value I AVUAX

Morningstar Category
Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004 Kevin Toney since 08-2008 Brian Woglom since 02-2012 Nathan Rawlins since 03-2022

Quantitative Screens

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

Management: The fund's management has been in place for 20.52 years.

Net Expense: The fund's expense ratio of 0.78 is 18.75% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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 -1.36 23.07 11.79 -12.84 29.12 1.88 23.30 -1.22 6.35 11.81 Total Return % 3.07 10.81 3.42 -1.55 -0.55 2.06 -3.08 -5.04 -6.36 -3.27 +/- Benchmark -0.75 3.94 +/- Category 4.05 5.01 -1.43 0.02 -6.02 6.80 -7.59 -1.25 14 14 67 49 23 60 92 8 94 66 Tot Ret % Rank in Cat

432

65

0.77

420

50

0.77

415

64

0.78

410

54

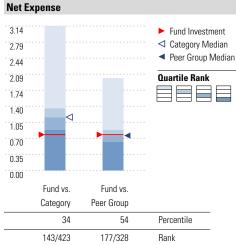
0.78

of Funds in Cat

Turnover %

Expense Ratio





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.75	_	1.40
Beta	0.81	_	0.94
R-Squared	92.82	_	94.42
Standard Deviation	16.47	19.66	19.11
Sharpe Ratio	0.32	0.27	0.32
Tracking Error	5.82	_	4.72
Information Ratio	0.11	_	0.24
Up Capture Ratio	83.40	_	95.29
Down Capture Ratio	77.50	_	90.51

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.51	19.44	17.35
Price/Book Ratio	2.16	2.43	2.09
Geom Avg Mkt Cap \$B	22.40	20.46	16.28
ROE	12.67	15.17	14.21



482

66

445

448

49

0.78

464

47

0.76

442

53

0.76

433

55

0.78

American Century Mid Cap Value I AVUAX

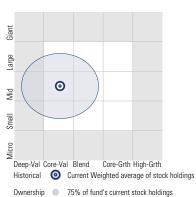
Morningstar Category Morningstar Category Morningstar Category Russ

Morningstar Index

Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

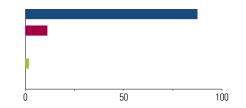
12	9	0	Large
33	25	2	MIG
9	11	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.13
Cash	1.65	2.29
Bonds	0.00	0.02
Non-US Stocks	10.98	6.72
US Stocks	87.37	90.84
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 09-	30-2024												
		Fund	Bmark	Cat	Fund	•	Bench	mark	Cate	gory Ave	erage			
<u></u>	Cyclical	30.55	41.94	40.22										•
A	Basic Materials	0.96	5.50	5.13		[
A	Consumer Cyclical	4.28	10.83	11.20										
æ	Financial Services	16.19	15.13	17.81										
fi	Real Estate	9.12	10.48	6.08			_ ′							
W	Sensitive	28.52	36.15	35.98								[]		
	Communication Services	2.58	3.22	2.76										
ð	Energy	5.68	5.35	5.75										
Ф	Industrials	14.37	15.79	16.36										
	Technology	5.89	11.79	11.11										
-	Defensive	40.94	21.91	23.80										
Ħ	Consumer Defensive	12.23	5.67	6.56										
+	Healthcare	16.36	9.27	10.21										
•	Utilities	12.35	6.97	7.03		j								
					0%	5	10	15	20	25	30	35	40	4

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Zimmer Biomet Holdings Inc	2.97	2.97	-10.71	Healthcare
⊖ Conagra Brands Inc	2.13	5.09	17.13	Consumer Defensive
⊕ Henry Schein Inc	2.06	7.15	-3.71	Healthcare
⊕ Northern Trust Corp	2.05	9.20	9.36	Financial Services
⊕ Enterprise Products Partners LP	1.94	11.14	16.38	Energy
	1.81	12.95	40.58	Financial Services
⊕ Emerson Electric Co	1.81	14.76	13.99	Industrials
	1.80	16.57	37.46	Financial Services
○ NorthWestern Energy Group Inc	1.78	18.34	16.27	Utilities
⊖ Edison International	1.70	20.04	24.00	Utilities
⊖ Koninklijke Ahold Delhaize NV	1.64	21.69	23.54	Consumer Defensive
	1.64	23.33	14.07	Real Estate
Quest Diagnostics Inc	1.61	24.94	14.20	Healthcare
→ Willis Towers Watson PLC	1.60	26.54	23.20	Financial Services
Xcel Energy Inc	1.47	28.00	8.13	Utilities

Total Holdings 106



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.

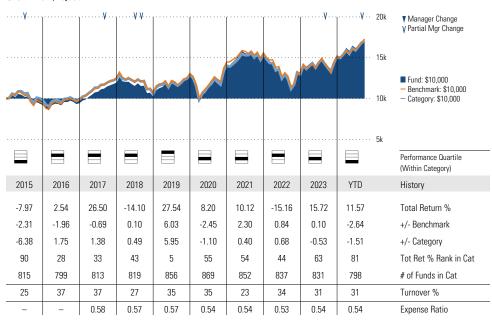
Morningstar Investment Management LLC Analysis

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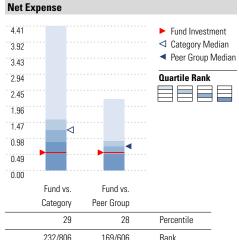
ESG Metrics

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

Growth of \$10,000







3-Year RISK Wietrics			
	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™



Style Breakdown

Equity

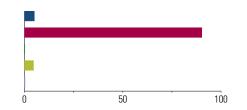
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23	32	33	raige
4	4	3	MIN
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Value Blend Growth

Weight %

>50 25-50 10-25 0-10

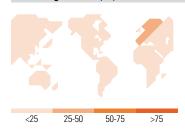
Asset Allocation as of 09-30-2024



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		Bench	mark	[] Cateo	του Δνα	orago		
].	011				runc	· · ·	Dencii	IIIdIK	[] Gate(JULY AVE	eraye	n :	•
_	Cyclical	36.43	41.84	38.35			,					U :	
ů.	Basic Materials	4.99	7.13	6.28									
A	Consumer Cyclical	9.90	10.56	10.23						_			
,	Financial Services	19.56	22.19	20.32						•			
ŧ	Real Estate	1.98	1.96	1.52									
M	Sensitive	41.76	38.31	39.09									
┫	Communication Services	7.76	6.08	5.08									
0	Energy	4.61	5.12	4.58									
Ċ.	Industrials	15.18	13.70	16.70									
	Technology	14.21	13.41	12.73					<u>:</u>				
→	Defensive	21.80	19.84	22.55									
=	Consumer Defensive	11.15	7.14	7.90									
٠	Healthcare	8.59	9.63	12.14			= [
?	Utilities	2.06	3.07	2.51		1							

World Regions % Equity 09-30-2024



	runa %	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	-	_
⊕ Taiwan Semiconductor Manufacturing Co Ltd	4.07	8.82	_	Technology
○ Novo Nordisk AS Class B	2.50	11.31	_	Healthcare
	2.10	13.41	11.52	Healthcare
	1.98	15.40	10.07	Technology
⊕ TotalEnergies SE	1.93	17.33	-0.06	Energy
⊕ MediaTek Inc	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
⊕ Tencent Holdings Ltd	1.39	23.38	_	Communication Svc

Total Holdings 251



American Funds New Perspective R6 RNPGX

Morningstar Category Global Large-Stock Growth **Morningstar Index** MSCI ACWI NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Joanna Jonsson since 12-2005
Steven Watson since 12-2005
Brady Enright since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015
Barbara Burtin since 12-2018
Patrice Collette since 12-2018
Kohei Higashi since 12-2020
Anne-Marie Peterson since 12-2020

Quantitative Screens

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

Management: The fund's management has been in place for 23.85 years.

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

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

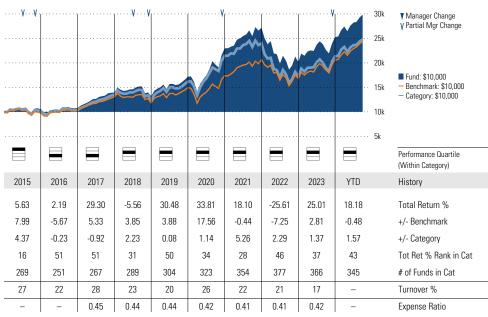
Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
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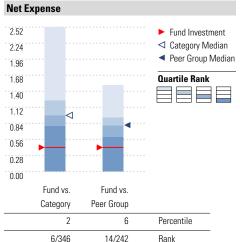
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-3.04	-	-4.77
Beta	1.10	_	1.13
R-Squared	96.39	_	89.30
Standard Deviation	18.55	16.57	20.01
Sharpe Ratio	0.17	0.32	0.11
Tracking Error	3.89	_	6.92
Information Ratio	-0.68	_	-0.63
Up Capture Ratio	102.82	_	100.61
Down Capture Ratio	115.22	_	120.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.71	21.79	29.45
Price/Book Ratio	4.00	3.04	5.18
Geom Avg Mkt Cap \$B	179.18	159.41	242.90
ROE	26.07	27.22	31.22

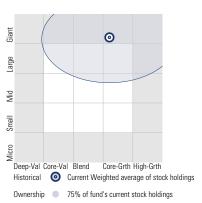


American Funds New Perspective R6 RNPGX

Morningstar CategoryMorningstar IndexGlobal Large-Stock GrowthMSCI ACWI NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

12	34	43	Luigo
2	2	6	IVIIG
0	0	0	OII GII

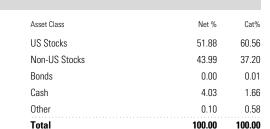
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



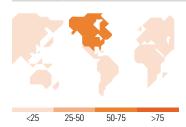
Asset Allocation as of 09-30-2024



	g . g	Funel	Descrit:	Cat	Г	٦	- D-	naha-	П	Cate						
		Fund	Bmark	Cat	Fun	a	▼ Be	nchma	Irk []	Categ	jory Av	erage •				
Դ	Cyclical	27.28	32.41	26.47												
A	Basic Materials	3.96	3.91	2.42			-									
A	Consumer Cyclical	11.98	10.46	11.53			0									
,	Financial Services	10.89	15.78	11.63												
fi	Real Estate	0.45	2.26	0.89	•											
W#	Sensitive	50.66	47.62	54.15												[
	Communication Services	10.99	7.94	9.30												
ð	Energy	2.62	4.03	2.26		7										
Ф	Industrials	14.95	10.00	11.08												
	Technology	22.10	25.65	31.51						7						
→	Defensive	22.05	19.97	19.37												
=	Consumer Defensive	5.17	6.26	4.26												
+	Healthcare	16.18	10.95	14.19			- : '									
•	Utilities	0.70	2.76	0.92												
					0%	5	10	15	20	25	30	35	40	45	50	55

100

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	11.96	12.28
Japan	3.66	4.18
Australasia	0.29	0.24
Asia-4 Tigers	5.08	3.80
Asia-ex 4 Tigers	2.93	4.06
Not Classified	0.00	0.00

Americas	Fund % 58.63	Cat % 65.02	Greater Europe	Fund % 29.38	Cat % 22.73	Market Maturity	Fund %
North America	57.32	63.40	United Kingdom	5.62	4.04	Developed Markets	95.42
Central/Latin	1.31	1.62	W euro-ex UK	23.40	18.36	Emerging Markets	4.58
			Emrgng Europe	0.00	0.01	Not Available	0.00
			Africa	0.36	0.32		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Meta Platforms Inc Class A	3.69	3.69	62.15	Communication Svc
	3.34	7.03	15.03	Technology
	3.04	10.07	_	Technology
⇒ Broadcom Inc	2.73	12.80	55.95	Technology
→ Novo Nordisk AS Class B	2.56	15.36	-	Healthcare
⊕ Tesla Inc	2.04	17.40	5.29	Consumer Cyclical
NVIDIA Corp	1.96	19.35	145.27	Technology
AstraZeneca PLC	1.63	20.99	11.52	Healthcare
⇒ Eli Lilly and Co	1.51	22.50	52.65	Healthcare
Netflix Inc	1.25	23.75	45.68	Communication Svc

Total Holdings 296

American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI 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

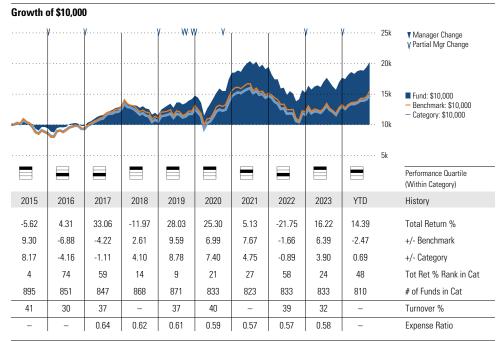
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.31 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the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

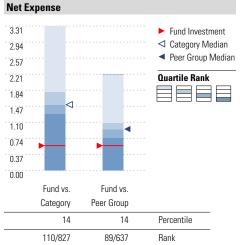
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

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



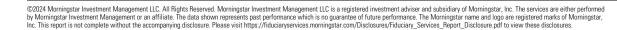




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

2-1 cai mor memos			
	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



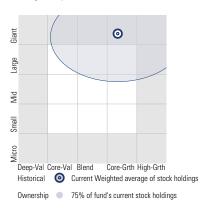


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

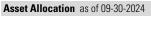
Equity

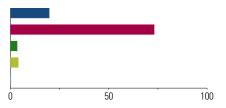
9	33	49	Large
2	3	3	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

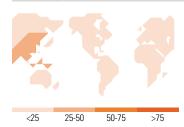




Total	100.00	100.00
Other	0.16	0.06
Cash	3.87	2.19
Bonds	3.30	-0.02
Non-US Stocks	73.04	95.36
US Stocks	19.63	2.42
Asset Class	Net %	Cat%

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.

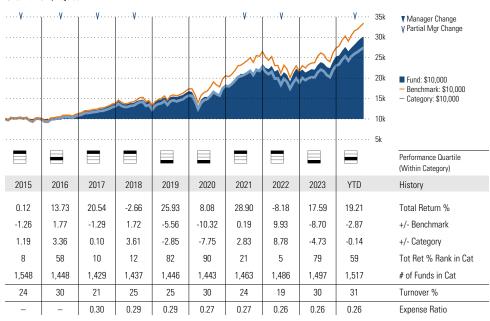
Morningstar Investment Management LLC Analysis

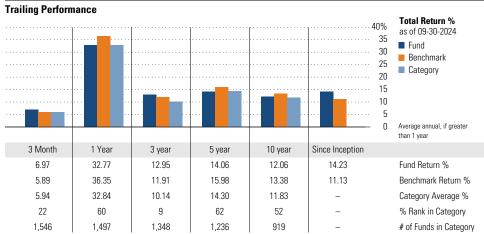
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

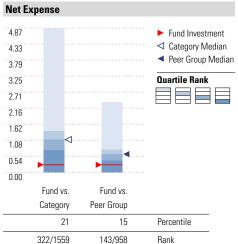
ESG Metrics

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







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	2.83	_	-1.07				
Beta	0.82	_	0.94				
R-Squared	91.93	_	94.38				
Standard Deviation	14.99	17.53	16.95				
Sharpe Ratio	0.64	0.52	0.42				
Tracking Error	5.30	_	3.71				
Information Ratio	0.20	_	-1.34				
Up Capture Ratio	89.90	_	92.03				
Down Capture Ratio	80.55	-	96.37				

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



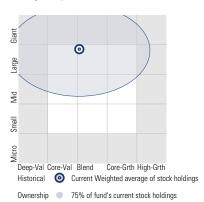
American Funds Washington Mutual R6 RWMGX

Morningstar CategoryMornin■ Large BlendS&P 50

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

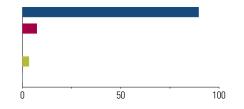
30	33	19	Large
5	10	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 185



BlackRock High Yield Instl

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.58 is 34.83% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

BHYIX

791

70

727

90

721

86

0.59

730

90

0.61

Morningstar Category High Yield Bond

Morningstar Index ICE BofA US High Yield TR USD

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 -4.04 13.93 8.20 -2.86 15.30 5.82 5.90 -10.43 13.56 8.26 Total Return % -3.56 0.79 0.60 0.72 -0.60 0.89 -0.35 0.54 0.10 0.23 +/- Benchmark 2.68 -0.03 0.63 1.73 -0.27 0.91 1.13 -0.341.48 0.90 +/- Category 53 43 15 54 16 38 20 42 16 17 Tot Ret % Rank in Cat

704

76

0.56

705

67

0.57

699

66

0.57

674

of Funds in Cat

Turnover %

Expense Ratio

738

102

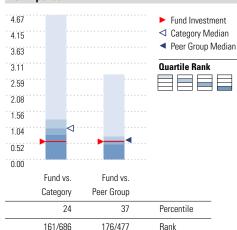
0.60

713

119

0.58





		Fund	Bmark	Cat
Alpha		0.51	_	0.02
Beta		0.99	-	0.89
R-Square	d	99.49	-	94.57
Standard	Deviation	8.56	8.62	7.84
Sharpe R	atio	0.01	-0.05	-0.09
Tracking	Error	0.62	-	1.90
Informati	on Ratio	0.80	-	-0.35
Up Captu	re Ratio	100.51	-	88.54
Down Ca	pture Ratio	95.86	-	88.27

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



BlackRock High Yield Instl

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

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

BHYIX High Yield Bond ICE BofA US High Yield TR USD Asset Allocation as of 09-30-2024 Asset Class Net % Cat% US Stocks 0.43 0.68 Non-US Stocks 0.00 0.03 Bonds 95.71 92.86 Cash -8.83 4.85 Other 12.69 1.58 -50 50 100 Total 100.00 100.00

Morningstar Category

Morningstar Index

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

0-2024			
Fund	Bmark	Cat	Fund ▼ Benchmark 🛛 Category Average
0.38	-	2.47	
0.00	-	1.12	
0.00	_	0.00	
0.00	_	0.00	
0.38	_	1.35	
95.55	_	89.19	
83.32	_	86.65	
8.75	_	1.71	
1.38	_	0.46	
2.10	_	0.37	
0.09	_	1.55	
0.00	_	0.12	
0.00	_	0.00	
0.00	_	0.06	
0.00	_	0.05	
0.00	_	0.22	
0.09	_	1.10	
0.00	_	0.00	
0.00	-	0.04	
1.03	-	6.18	
2.96	_	0.57	
	0.38 0.00 0.00 0.00 0.38 95.55 83.32 8.75 1.38 2.10 0.09 0.00 0.00 0.00 0.00 0.00 0.00 0	Fund Bmark 0.38 - 0.00 - 0.00 - 0.38 - 95.55 - 83.32 - 8.75 - 1.38 - 2.10 - 0.09 - 0.00 - <td>Fund Bmark Cat 0.38 — 2.47 0.00 — 0.00 0.00 — 0.00 0.38 — 1.35 95.55 — 89.19 83.32 — 86.65 8.75 — 1.71 1.38 — 0.46 2.10 — 0.37 0.09 — 1.55 0.00 — 0.00 0.00 — 0.06 0.00 — 0.05 0.00 — 0.22 0.09 — 1.10 0.00 — 0.02 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00</td>	Fund Bmark Cat 0.38 — 2.47 0.00 — 0.00 0.00 — 0.00 0.38 — 1.35 95.55 — 89.19 83.32 — 86.65 8.75 — 1.71 1.38 — 0.46 2.10 — 0.37 0.09 — 1.55 0.00 — 0.00 0.00 — 0.06 0.00 — 0.05 0.00 — 0.22 0.09 — 1.10 0.00 — 0.02 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00 0.00 — 0.00

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

Total Holdings 1585



Federated Hermes Govt Ultrashort IS FGUSX

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 10 years it's been in existence.

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

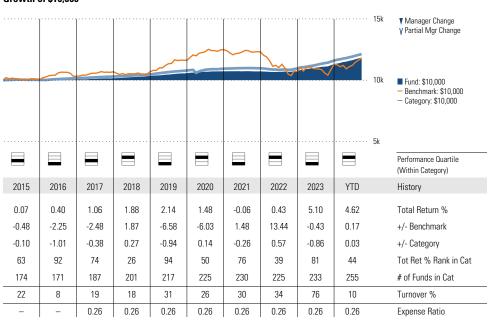
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 35% lower than the Ultrashort Bond category average.

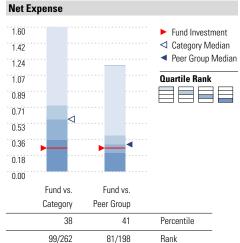
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	3.39	_	3.45
Beta	0.09	_	0.10
R-Squared	49.74	_	34.61
Standard Deviation	0.97	7.63	1.27
Sharpe Ratio	-0.83	-0.66	-0.69
Tracking Error	6.98	-	6.98
Information Ratio	0.68	-	0.68
Up Capture Ratio	23.22	-	23.03
Down Capture Ratio	-8.43	-	-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 IS FGUSX

Morningstar Category Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Style	Analy	sis	as	of 09-30-
Style E	Breakdo	own		
Fixed Ir	come			Quality
				High
				Mid
				Low
Ltd	Mod	Ext		
Duratio	n			

		•
	_	
0	50	100

Asset Allocation as of 09-30-2024

'	100	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

-2024

	Fund	Bmark	Cat	Fund	-	Don	chma	ul.	II Ca		γ Ανε					
				Fullu		ben		IK	[] Ga	tegor	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	[
Corporate	0.00	-	36.21													
Corporate Bond	0.00	_	36.05													
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 CMO	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 Contrafund FCNTX

Portfolio Manager(s)

William Danoff since 09-1990

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 34.06 years.

Net Expense: The fund's expense ratio of 0.39 is 57.61% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

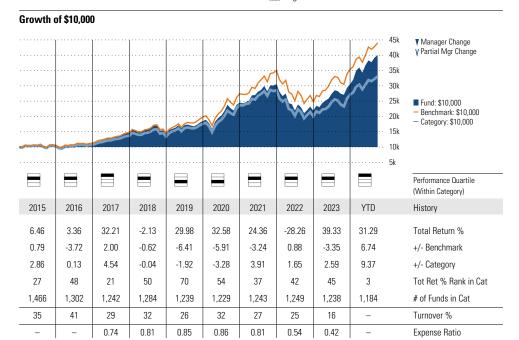
ESG Metrics

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

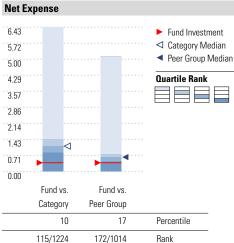
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.54	-	-4.22
Beta	0.89	_	0.99
R-Squared	94.60	_	92.51
Standard Deviation	19.01	20.85	21.45
Sharpe Ratio	0.52	0.47	0.27
Tracking Error	5.01	_	5.84
Information Ratio	0.08	_	-0.84
Up Capture Ratio	94.57	_	91.00
Down Capture Ratio	91.09	_	105.24

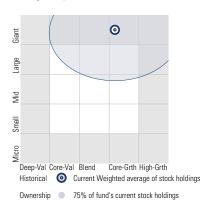
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.60	36.55	35.39
Price/Book Ratio	5.23	12.14	9.26
Geom Avg Mkt Cap \$B	559.73	675.16	541.50
ROE	32.97	44.40	41.06



Fidelity Contrafund FCNTX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

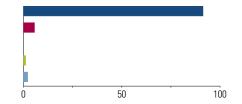
10	52	30	Large
2	2	3	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100 00	100 00
Other	2.07	0.81
Cash	1.05	1.11
Bonds	0.00	0.00
Non-US Stocks	5.55	4.54
US Stocks	91.31	93.54
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

		Fund	Bmark	Cat	Fund	•	Ben	chmarl	Categ	ory Av	erage	9		
b	Cyclical	29.65	21.25	23.66										
	Basic Materials	1.31	0.63	1.15										
	Consumer Cyclical	10.83	14.03	13.31										
ê	Financial Services	17.45	6.00	8.36										
b	Real Estate	0.06	0.59	0.84	İ									
NF	Sensitive	55.48	67.12	61.28										
	Communication Services	23.21	12.80	12.34	_									
•	Energy	1.38	0.40	0.83	0									
‡	Industrials	5.41	3.49	6.11										
1	Technology	25.48	50.43	42.00								- 1		
+	Defensive	14.86	11.63	15.05										
Ę	Consumer Defensive	2.02	3.63	2.72										
1	Healthcare	11.47	7.78	11.85										
2	Utilities	1.37	0.22	0.48	Ď i									

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Meta Platforms Inc Class A	15.82	15.82	62.15	Communication Svc
Berkshire Hathaway Inc Class A	8.70	24.52	27.38	Financial Services
NVIDIA Corp Output Description:	7.94	32.45	145.27	Technology
	5.95	38.41	15.03	Technology
	5.93	44.34	22.63	Consumer Cyclical
	3.45	47.78	21.40	Technology
⊕ Eli Lilly and Co	3.09	50.88	52.65	Healthcare
○ Alphabet Inc Class A	2.28	53.16	19.01	Communication Svc
	1.90	55.06	18.92	Communication Svc
Regeneron Pharmaceuticals Inc	1.88	56.94	19.69	Healthcare
⊕ Netflix Inc	1.84	58.78	45.68	Communication Svc
─ UnitedHealth Group Inc	1.79	60.57	12.21	Healthcare
⊕ Amphenol Corp Class A	1.72	62.29	32.24	Technology
◆ Visa Inc Class A	1.37	63.65	6.21	Financial Services
⊕ Costco Wholesale Corp	1.29	64.94	34.81	Consumer Defensive

Total Holdings 378



Invesco Oppenheimer International Gr Y OIGYX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996 Robert Dunphy since 03-2012

Quantitative Screens

Performance: The fund has finished in the Foreign Large Growth 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 28.54 years.

Net Expense: The fund's expense ratio of 0.86 is 14% lower than the Foreign Large Growth category average.

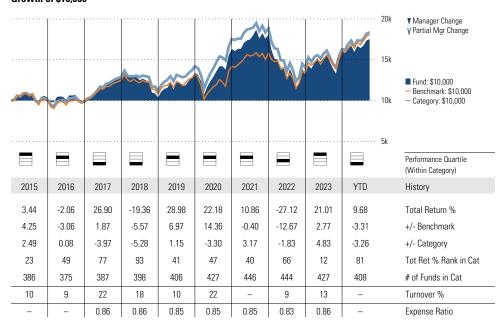
Morningstar Investment Management LLC Analysis

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

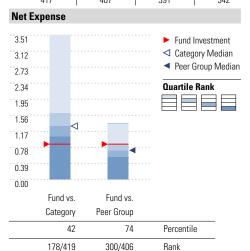
ESG Metrics

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

Growth of \$10,000

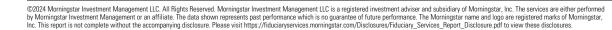






3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-6.01	_	-5.40
Beta	1.20	_	1.10
R-Squared	89.94	_	87.58
Standard Deviation	21.38	16.95	19.97
Sharpe Ratio	-0.08	0.17	-0.08
Tracking Error	7.55	-	7.35
Information Ratio	-0.75	-	-0.73
Up Capture Ratio	105.81	-	96.05
Down Capture Ratio	131.60	_	119.05

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.01	15.74	23.36
Price/Book Ratio	5.10	1.84	3.57
Geom Avg Mkt Cap \$B	54.76	56.42	78.12
ROE	26.16	17.13	23.04





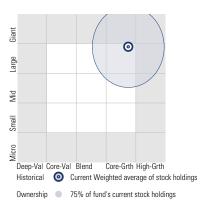
Invesco Oppenheimer International Gr Y OIGYX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

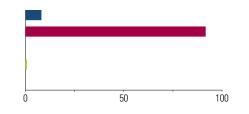
Lquity			
0	19	59	Large
0	10	12	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

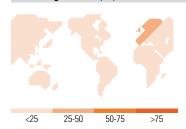
Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	0.60
Cash	0.52	2.05
Bonds	0.00	-0.16
Non-US Stocks	91.55	89.35
US Stocks	7.94	8.16
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	t	▼ Ben	chmark] Ca	itegory	Avera	ge	_		
b	Cyclical	29.83	39.38	33.15									<u>'</u>		
÷.	Basic Materials	3.08	6.91	6.67			į								
£	Consumer Cyclical	20.91	10.01	11.94											
ê	Financial Services	5.84	20.12	14.19											
b	Real Estate	0.00	2.34	0.35	0										
NF	Sensitive	46.77	35.26	45.92										ربط	
	Communication Services	3.16	4.82	4.20		I []									
•	Energy	3.54	3.65	2.70		i i									
þ	Industrials	22.95	17.08	19.45											
2	Technology	17.12	9.71	19.57			· •			_					
+	Defensive	23.40	25.36	20.93											
Ę	Consumer Defensive	6.09	8.56	6.06			T								
ř	Healthcare	17.31	13.56	14.17											
2	Utilities	0.00	3.24	0.70	i[7									

World Regions % Equity 09-30-2024



Greater Asia	Fund % 19.55	Cat % 27.20
Japan	9.43	13.26
Australasia	2.16	1.57
Asia-4 Tigers	1.69	6.07
Asia-ex 4 Tigers	6.27	6.30
Not Classified	0.00	0.00

Americas	Fund % 12.87	Cat % 16.16	Greater Europe	Fund % 67.58	Cat % 56.64	Market Maturity	Fund %
North America	12.87	13.53	United Kingdom	27.15	12.78	Developed Markets	93.73
Central/Latin	0.00	2.63	W euro-ex UK	40.43	43.44	Emerging Markets	6.27
			Emrgng Europe	0.00	0.03	Not Available	0.00
			Africa	0.00	0.39		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	3.46	3.46	_	Healthcare
	3.23	6.69	_	Energy
─ London Stock Exchange Group PLC	3.09	9.78	11.50	Financial Services
	2.92	12.70	10.07	Technology
○ Dollarama Inc	2.87	15.57	45.35	Consumer Defensive
Next PLC	2.85	18.42	22.23	Consumer Cyclical
○ Compass Group PLC	2.78	21.21	13.62	Consumer Cyclical
⊖ Epiroc Ab	2.75	23.95	_	-
⊕ Flutter Entertainment PLC	2.74	26.70	32.56	Consumer Cyclical
	2.65	29.35	16.27	Consumer Cyclical

Total Holdings 61



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

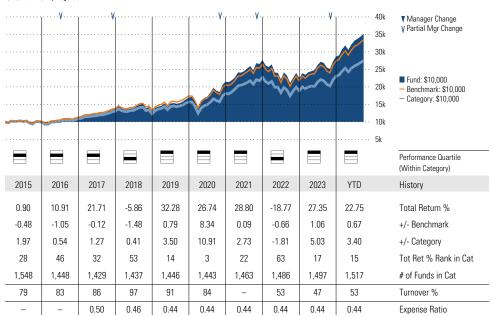
Morningstar Investment Management LLC Analysis

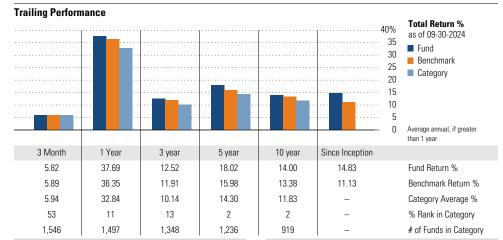
The fund fails our style consistency screen as, similar to the broad market and peers, it plots on the border with growth. We are not concerned with this screen failure.

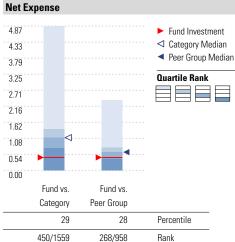
ESG Metrics

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

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.74	_	-1.07
Beta	0.98	_	0.94
R-Squared	98.70	_	94.38
Standard Deviation	17.32	17.53	16.95
Sharpe Ratio	0.55	0.52	0.42
Tracking Error	2.00	_	3.71
Information Ratio	0.30	_	-1.34
Up Capture Ratio	99.39	_	92.03
Down Capture Ratio	96.56	_	96.37

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



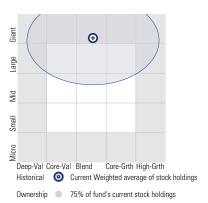
JPMorgan US Equity R6 JUEMX

Morningstar CategoryMorning■ Large BlendS&P 500

Morningstar Index S&P 500 TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

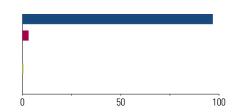
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2024

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

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

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

Total Holdings 54



MFS Mid Cap Growth R6 OTCKX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

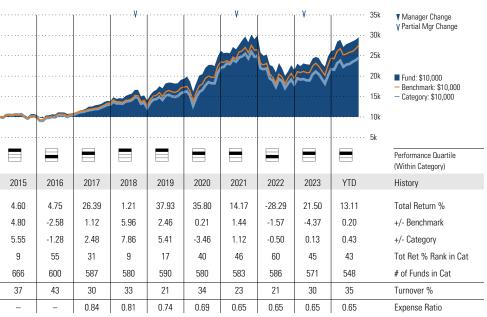
Morningstar Investment Management LLC Analysis

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

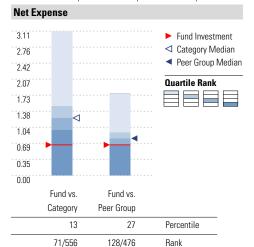
ESG Metrics

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

Growth of \$10,000







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

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



MFS Mid Cap Growth R6 OTCKX

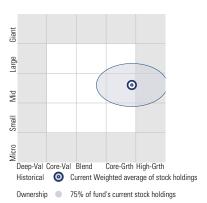
Morningstar Category Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

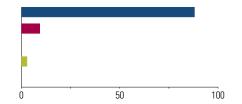
1. /			
0	4	13	raige
2	13	57	MIN
1	2	7	ollidii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

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

Total Holdings 93



PIMCO Commodity Real Return Strat I2 PCRPX

Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.1 is 8.91% higher than the Commodities Broad Basket category average.

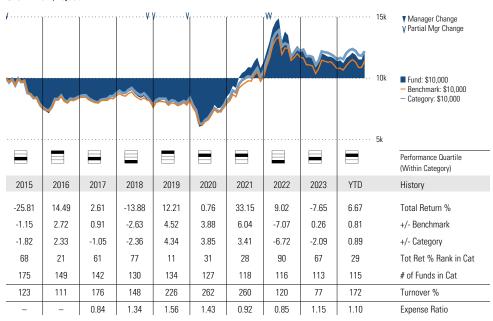
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2024

Growth of \$10,000



Trailing Performance



Net Exp	ense		
3.20			► Fund Investment
2.84			Category Median
2.49			 Peer Group Mediar
2.13			Quartile Rank
1.78			
1.42			
1.07	-7		
0.71		·····	
0.36			
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
-	66	87	Percentile

	80/121	69/80	Rank	
Peer grou	p is a subset of	the category and	d includes fun	ds with the
same ma	nagement style (active vs. passi	ve) and simila	r share class
character	ietice			

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-1.51	_	1.47
Beta	1.09	_	0.96
R-Squared	95.80	_	88.68
Standard Deviation	17.11	15.31	15.55
Sharpe Ratio	-0.01	0.06	0.14
Tracking Error	3.79	_	4.85
Information Ratio	-0.37	_	0.04
Up Capture Ratio	102.05	_	95.40
Down Capture Ratio	109.61	_	88.21

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



PIMCO Commodity Real Return Strat I2 PCRPX

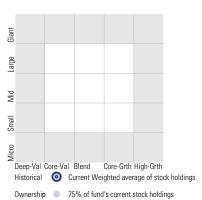
Morningstar Category Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™

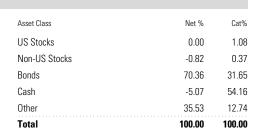




50

-50

Asset Allocation as of 09-30-2024



Style Breakdown

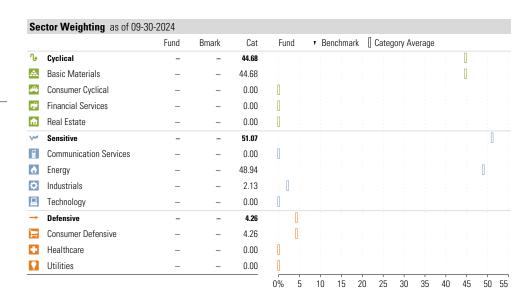
Equity



Value Blend Growth

Weight %

>50 25-50 10-25 0-10



100

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

Total Holdings 774



PIMCO Income I2 PONPX

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 0.93 is 6.06% 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.

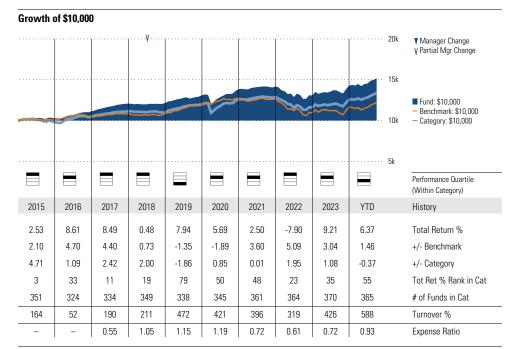
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024

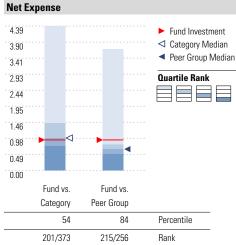
Morningstar Category
Multisector Bond

Morningstar Index

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.			

	Fund	Bmark	Cat
Alpha	3.16	-	2.10
Beta	0.82	-	0.78
R-Squared	87.06	-	78.51
Standard Deviation	6.61	7.52	6.59
Sharpe Ratio	-0.20	-0.63	-0.36
Tracking Error	2.74	-	3.57
Information Ratio	1.23	-	0.69
Up Capture Ratio	92.81	-	82.37
Down Capture Ratio	63.03	-	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 I2 PONPX

Style Analysis as of 09-30-2024

Style Breakdown

Fixed Income

Ouality

Given

Ltd 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 Morningstar Index 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

	Fund	Bmark	Cat	Fund		Benchma	ark II O	ategory	Δverane			
Government	30.02	Dillark _	35.09	Tullu		Dentinin	aik ji c	ategory	Average			
						n i					U :	
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	i[]								
Preferred	0.00	_	1.24	i 🛭								
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	Ì								
Non-Agency Residential MBS	4.82	_	5.32									
Commercial MBS	0.34	_	2.08	1 [
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	4

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⇔ Offset: Unsettled Trades	_	56.72	56.72	_
⊕ RFR USD S0FR/4.50000 05/22/23-2Y LCH Pay	05-2025	13.93	70.65	_
⊕ RFR USD SOFR/4.50000 05/22/23-2Y LCH Receive	05-2025	13.85	84.50	-
→ Federal National Mortgage Association 6%	08-2054	11.81	96.32	_
⊕ RFR GBP SONIO/4.00000 09/18/24-5Y LCH Receive	09-2029	8.23	104.55	_
⊕ RFR GBP SONIO/4.00000 09/18/24-5Y LCH Pay	09-2029	8.20	112.76	_
⊕ RFR USD S0FR/4.90000 06/06/23-2Y LCH Pay	06-2025	8.20	120.96	-
⊕ RFR USD SOFR/4.90000 06/06/23-2Y LCH Receive	06-2025	8.19	129.14	_
☆ Cash Offset	_	8.04	137.18	_
→ BRITISH POUND STERLING Sold	08-2024	7.01	144.19	_

Total Holdings 9462



PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

✓ Performance: The fund has finished in the Global Bond-USD Hedged category's top three quartiles in 9 of the 10 years it's been in existence.

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.85 is
 21.43% higher than the Global Bond-USD Hedged category average.

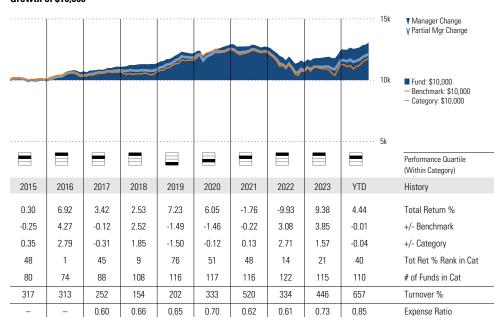
Morningstar Investment Management LLC Analysis

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

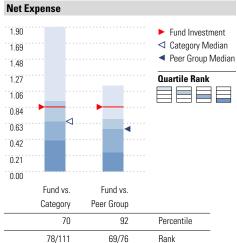
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	03-31-2024

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.60	_	0.38
Beta	0.58	_	0.81
R-Squared	77.07	_	85.14
Standard Deviation	5.07	7.63	6.64
Sharpe Ratio	-0.59	-0.66	-0.69
Tracking Error	4.00	_	3.14
Information Ratio	0.55	_	0.21
Up Capture Ratio	64.33	_	81.19
Down Capture Ratio	49.55	_	77.95

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



PIMCO International Bond (USD-Hdg) I-2 PFBPX

Morningstar Category Global Bond-USD Hedged Morningstar Index

Bloomberg US Agg Bond TR USD

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

-50	0	50	100	150

Asset Allocation as of 09-30-2024

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

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

Sector Weighting as of 09-3	30-2024												
	Fund	Bmark	Cat	Fund	7	Bench	mark	Cate	gory Ave	erage			
Government	42.16	_	36.58					•					
Treasury	5.34	_	25.15										
Inflation – Protected	0.96	_	1.24										
Agency/Quasi Agency	0.69	_	3.23										
Other Government Related	35.17	_	6.96				- :						
Corporate	2.01	-	12.28										
Corporate Bond	1.92	_	11.98										
Bank Loan	0.09	_	0.17										
Convertible	0.00	_	0.09	Ö									
Preferred	0.00	_	0.04	Ì									
Securitized	11.23	-	6.19										
Agency MBS Pass-Through	7.88	_	3.77										
Agency MBS ARM	0.00	_	0.00										
Agency MBS CMO	0.03	_	0.32	0									
Non-Agency Residential MBS	1.00	_	0.16										
Commercial MBS	0.13	_	0.39	0									
Asset-Backed	1.86	_	1.25										
Covered Bond	0.33	_	0.30	0									
Municipal	0.03	-	0.08										
Cash & Equivalents	31.52	_	2.69										
Other	13.04	_	42.21									į [
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ IRS EUR 2.75000 09/18/24-5Y LCH Pay	09-2029	19.80	19.80	_
⊕ IRS EUR 2.75000 09/18/24-5Y LCH Receive	09-2029	19.75	39.54	-
⊕ CDX IG42 5Y ICE	06-2029	17.03	56.57	-
→ 3 Month SOFR Future Mar 25	06-2025	16.78	73.36	-
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Pay	09-2034	14.58	87.93	-
⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive	09-2034	14.52	102.45	_
☆ Cash Offset	_	13.94	116.39	-
⊕ IRS CNY 2.25000 09/18/24-5Y LCH Receive	09-2029	13.32	129.71	-
⊕ IRS CNY 2.25000 09/18/24-5Y LCH Pay	09-2029	13.13	142.85	-
∋ 5 Year Treasury Note Future Sept 24	10-2024	12.41	155.26	-

Total Holdings 1635



Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

3.92

27

1,497

2

2.69

23

1,517

+/- Category

Turnover %

Tot Ret % Rank in Cat

of Funds in Cat

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.

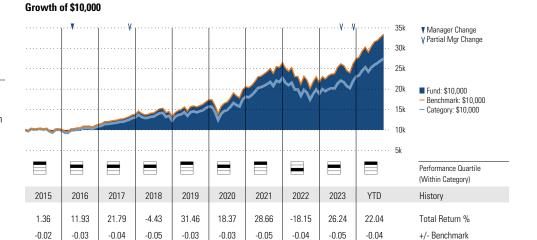
Net Expense: The fund's expense ratio of 0.04 is 94.52% lower than the Large Blend category average.

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



2.59

23

1,463

2

-1.19

52

1,486

2

2.68

24

1,446

4

2.54

38

1,443

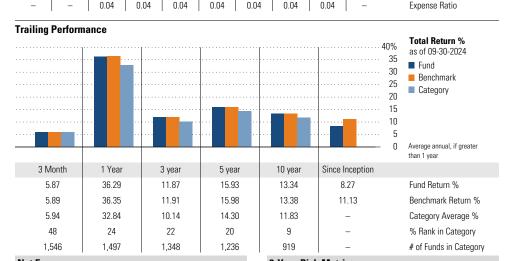
4

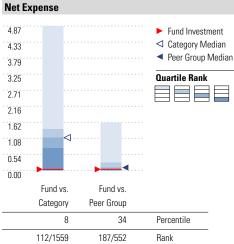
1.84

27

1,437

4





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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	-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



2.43

20

1,548

3

1.56

27

1,448

4

1.35

29

1.429

3

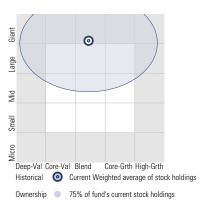


Vanguard 500 Index Admiral VFIAX

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 Interm-Term Bond Index Adm VBILX

Morningstar Category Intermediate Core Bond

Morningstar Index Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Joshua Barrickman since 04-2008

Quantitative Screens

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

Management: The fund's management has been in place for 16.44 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.07 is 86% lower than the Intermediate Core Bond category average.

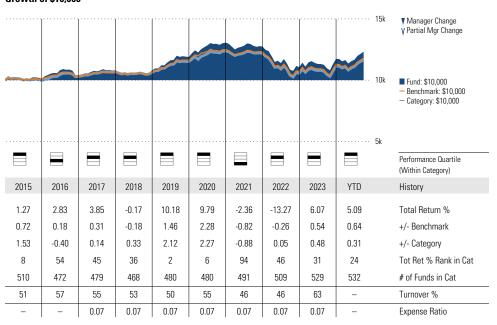
Morningstar Investment Management LLC Analysis

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.

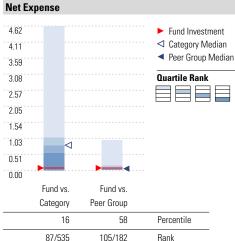
ESG Metrics

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

Growth of \$10,000







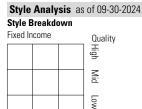
3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.22	-	-0.09
Beta	1.05	-	0.98
R-Squared	98.70	-	98.10
Standard Deviation	8.09	7.63	7.55
Sharpe Ratio	-0.60	-0.66	-0.68
Tracking Error	1.01	-	0.96
Information Ratio	0.12	-	-0.25
Up Capture Ratio	108.12	-	97.06
Down Capture Ratio	105.92	_	98.03

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.18	4.43	5.88
Avg Eff Maturity	7.20	_	8.21



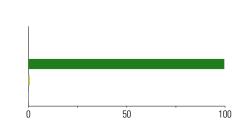
Vanguard Interm-Term Bond Index Adm VBILX

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



Mod Ext

Duration



Asset Allocation as of 09-30-2024

Total	100.00	100.00
Other	0.04	1.70
Cash	0.47	-0.01
Bonds	99.49	97.45
Non-US Stocks	0.00	0.23
US Stocks	0.00	0.62
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	57.88	3.53	24.71
AA	2.68	74.59	39.01
A	17.66	10.82	22.22
BBB	21.80	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	-0.02	2.46	0.68

	Fund	Bmark	Cat	Fund	- 0	Benchn	م م برا د	Пса	*~~~	y Aver			
			***	runu	' 0	enciii	llark	[] Ua	tegor	y Aver	age		
Government	59.86	_	30.70						_				
Treasury	55.87	_	24.87										
Inflation – Protected	0.00	_	1.37	10									
Agency/Quasi Agency	1.80	_	0.63	()									
Other Government Related	2.19	_	3.83										
Corporate	39.20	-	23.52										
Corporate Bond	39.16	_	23.34										
Bank Loan	0.00	_	0.04										
Convertible	0.04	_	0.00	j i									
Preferred	0.00	_	0.14										
Securitized	0.06	-	39.30	l i									
Agency MBS Pass-Through	0.00	_	28.33	i i									
Agency MBS ARM	0.00	_	0.18										
Agency MBS CMO	0.00	_	1.23	i [
Non-Agency Residential MBS	0.00	_	0.12										
Commercial MBS	0.00	_	2.27	i [
Asset-Backed	0.06	_	7.17	i									
Covered Bond	0.00	_	0.00										
Municipal	0.41	_	1.22	10									
Cash & Equivalents	0.47	-	4.52	1 [
Other	0.00	_	0.75	10									

Top 10 Holdings as of 09-30-2024				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes	-	2.39	2.39	_
United States Treasury Notes	_	2.37	4.76	-
⊕ United States Treasury Notes	_	2.35	7.11	-
⊕ United States Treasury Notes	_	2.14	9.25	_
United States Treasury Notes	-	2.00	11.25	_
United States Treasury Notes	_	1.91	13.16	_
⊕ United States Treasury Notes	_	1.91	15.07	-
⊕ United States Treasury Notes	_	1.90	16.98	-
⊕ United States Treasury Notes	_	1.89	18.86	_
⊕ United States Treasury Notes	_	1.86	20.72	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 2305



Vanguard International Value Inv VTRIX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Michael Bennett since 05-2010 Michael Fry since 05-2010 Steven Morrow since 08-2012 A. Rama Krishna since 12-2012 Arjun Kumar since 10-2020 Shirley Woo since 10-2020

Quantitative Screens

- ❷ Performance: The fund has finished in the Foreign Large
 Value category's top three quartiles in 8 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 14.35 years.
- × Style: The fund has landed in its primary style box Large Value 0 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 59.38% lower than the Foreign Large Value category average.

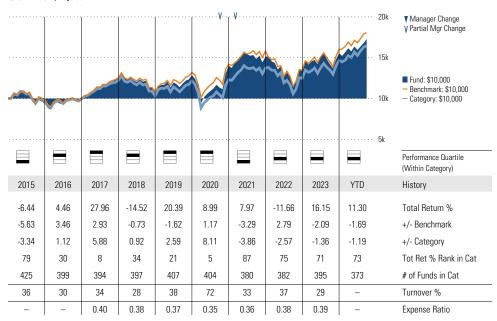
Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen. Its largest underlying subadvisor employs a relative value approach, which can include more growth-leaning stocks, causing the fund to plot near the border of the value and blend column in the Morningstar Stylebox.

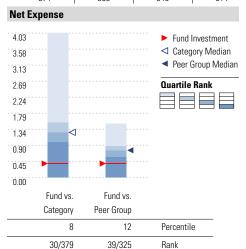
ESG Metrics

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

Growth of \$10,000







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

3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-0.04	_	1.91
Beta	0.97	_	0.96
R-Squared	91.13	_	87.80
Standard Deviation	17.26	16.95	17.31
Sharpe Ratio	0.16	0.17	0.27
Tracking Error	5.16	_	6.14
Information Ratio	-0.06	_	0.28
Up Capture Ratio	95.95	_	97.85
Down Capture Ratio	96.37	_	90.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.23	15.74	11.98
Price/Book Ratio	1.74	1.84	1.28
Geom Avg Mkt Cap \$B	34.15	56.42	40.98
ROE	16.70	17.13	12.91

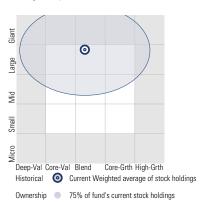


Vanguard International Value Inv VTRIX

Morningstar CategoryMorningstar IndexForeign Large ValueMSCI EAFE NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

1. /			
25	26	26	Large
6	13	3	Mid
1	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

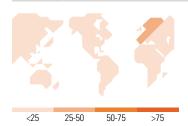
Asset Allocation as of 09-30-2024



	.	From al	Dl.	0-4	F	al	- DI	and and	Пост					
		Fund	Bmark	Cat	Fun	a	▼ Bencl	nmark	Categ	jory Ave	erage			
	Cyclical	43.10	39.38	42.29										
Å.	Basic Materials	8.25	6.91	7.92			=)							
A	Consumer Cyclical	16.40	10.01	9.73					į					
Ę.	Financial Services	16.95	20.12	23.40										
fi	Real Estate	1.50	2.34	1.24		'								
W	Sensitive	39.31	35.26	35.71										
	Communication Services	4.82	4.82	5.16										
•	Energy	4.51	3.65	8.16										
Ф	Industrials	20.13	17.08	14.61										
	Technology	9.85	9.71	7.78										
→	Defensive	17.61	25.36	21.99				•	ı [
Ħ	Consumer Defensive	6.47	8.56	8.63										
+	Healthcare	10.58	13.56	9.57				*						
•	Utilities	0.56	3.24	3.79										
					0%	5	10	15	20	25	30	35	40	4

100

World Regions % Equity 09-30-2024



	Fund %	Cat %
Greater Asia	39.95	29.86
Japan	13.01	16.99
Australasia	0.79	3.12
Asia-4 Tigers	10.98	6.90
Asia-ex 4 Tigers	15.17	2.85
Not Classified	0.00	0.00

Americas	Fund % 10.95	Cat % 8.38	Greater Europe	Fund % 49.11	Cat % 61.75	Market Maturity	Fund %
North America	6.54	7.35	United Kingdom	14.98	18.36	Developed Markets	80.11
Central/Latin	4.41	1.03	W euro-ex UK	33.81	42.51	Emerging Markets	19.89
			Emrgng Europe	0.00	0.17	Not Available	0.00
			Africa	0.32	0.71		

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Tencent Holdings Ltd	3.09	3.09	_	Communication Svc
	2.83	5.91	_	_
	1.84	7.76	_	Technology
⊖ Roche Holding AG	1.65	9.40	_	Healthcare
Ryanair Holdings PLC ADR	1.28	10.69	-13.86	Industrials
⊕ AIA Group Ltd	1.26	11.94	_	Financial Services
HSBC Holdings PLC	1.21	13.16	14.23	Financial Services
	1.15	14.30	_	_
⊕ Kering SA	1.13	15.43	-32.12	Consumer Cyclical
─ Unilever PLC	1.12	16.56	30.24	Consumer Defensive

Total Holdings 259

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



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Moderately Conservative Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation category's top three quartiles in 8 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 0.12 is 87.23% lower than the Moderately Conservative Allocation category average.

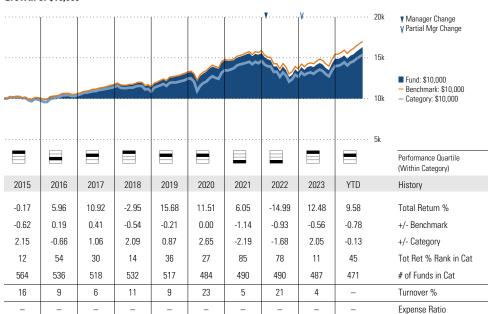
Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

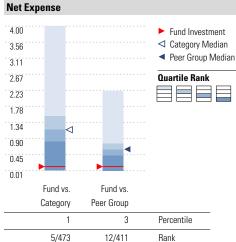
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024
ESG Commitment	1-Low	07-19-2023

Growth of \$10,000



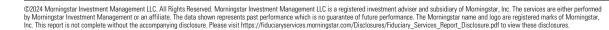




Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class
characteristics

	Fund	Bmark	Cat
Alpha	-1.02	-	-0.55
Beta	1.03	-	0.97
R-Squared	99.42	-	94.18
Standard Deviation	10.34	10.02	10.02
Sharpe Ratio	-0.09	0.00	-0.07
Tracking Error	0.84	_	2.38
Information Ratio	-1.15	_	-0.48
Up Capture Ratio	99.45	_	96.45
Down Capture Ratio	106.53	_	100.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.41	22.28	22.64
Price/Book Ratio	2.67	3.12	3.23
Avg Eff Duration	6.37	5.94	4.93





Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Quality

Mid Low

Morningstar Category
Moderately Conservative Morningstar Index
Morningstar US Mod Con Tgt Alloc NR

Allocation

Style Analysis as of 09-30-2024

Morningstar Style Box™



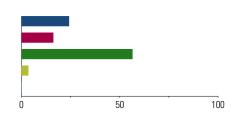
Style Breakdown

Equity

Equity				rixeu	IIICOIIIE	
21	32	21	Large			
6	8	5	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd Durat	Mod	E

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

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.06	5.00
Cash	3.36	4.30
Bonds	56.40	55.02
Non-US Stocks	16.07	7.47
US Stocks	24.11	28.20
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	33.56	32.31	32.63	
	Basic Materials	4.22	3.78	3.42	
£	Consumer Cyclical	10.23	10.73	8.77	
₽	Financial Services	16.14	14.94	14.21	
b	Real Estate	2.97	2.86	6.23	
NF	Sensitive	46.33	47.69	45.28	
	Communication Services	7.01	7.49	6.48	-
•	Energy	4.29	3.81	5.12	
3	Industrials	11.33	10.85	10.27	
1	Technology	23.70	25.54	23.41	
+	Defensive	20.11	19.99	22.08	
=	Consumer Defensive	6.06	6.07	6.37	
ř	Healthcare	11.33	11.18	12.09	
?	Utilities	2.72	2.74	3.62	

Top 6 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
◆ Vanguard Total Bond Market II ldx Inv	_	40.91	40.91	_	_
─ Vanguard Total Stock Mkt Idx Inv	-	24.16	65.08	_	_
─ Vanguard Total Intl Bd II Idx Investor	-	17.78	82.86	_	_
─ Vanguard Total Intl Stock Index Inv	-	16.47	99.33	_	_
⊕ Mktliq 12/31/2049	-	0.70	100.03	-	_
⊕ Us Dollar	_	0.03	100.06	-	-

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Moderately Aggressive

Allocation

Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

❷ Performance: The fund has finished in the Moderately Aggressive Allocation category's top three quartiles in 10 of the 10 years it's been in existence.

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

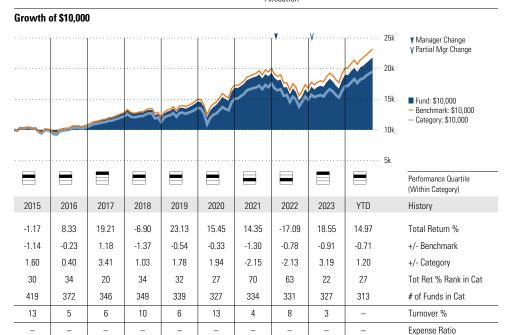
Net Expense: The fund's expense ratio of 0.14 is
 85.71% lower than the Moderately Aggressive Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

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





3-Year Risk Metrics

Net Expe	nse		
5.91			Fund Investment
5.25			Category Median
4.60			◆ Peer Group Median
3.94			Quartile Rank
3.28			
2.63			
1.97			
1.31	⊲		
0.66			
0.00			
1	und vs.	Fund vs.	
C	ategory	Peer Group	
-	1	4	Percentile
	4/322	12/304	Rank

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

	Fund	Bmark	Cat
Alpha	-1.12	_	-1.15
Beta	1.03	_	0.98
R-Squared	99.31	_	94.31
Standard Deviation	14.58	14.14	14.38
Sharpe Ratio	0.20	0.28	0.18
Tracking Error	1.27	_	3.05
Information Ratio	-0.80	_	-0.66
Up Capture Ratio	100.34	_	96.66
Down Capture Ratio	105.80	_	102.79

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.44	22.30	22.44
Price/Book Ratio	2.68	3.13	3.20
Avg Eff Duration	6.39	5.94	4.59



Vanguard LifeStrategy Growth Inv VASGX

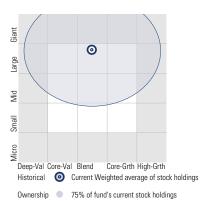
Morningstar Category Moderately Aggressive Morningstar Index

Allocation

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 09-30-2024

Morningstar Style Box™



Fixed Income

Duration

Mod Ext

Quality High

Mid

Low

Style Breakdown

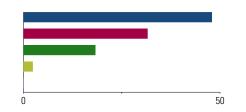
Equity





>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.05	6.20
Cash	2.30	2.10
Bonds	18.24	15.20
Non-US Stocks	31.53	18.07
US Stocks	47.88	58.44
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	4	▼ Bend	hmark	- I c	ategory	Δvera	ne.		
b	Cyclical	33.52	32.27	31.33	Tunc	4	Denie	minark		atogory	AVCIU	y 		
	Basic Materials	4.20	3.75	3.62		ď								
-	Consumer Cyclical	10.22	10.76	9.76										
ê	Financial Services	16.12	14.91	14.53										
b	Real Estate	2.98	2.85	3.42										
NF	Sensitive	46.37	47.88	47.46										0
	Communication Services	7.02	7.55	7.17										
	Energy	4.28	3.81	4.56										
)	Industrials	11.32	10.71	11.67										
1	Technology	23.75	25.81	24.06						=['				
+	Defensive	20.11	19.85	21.20										
7	Consumer Defensive	6.06	6.03	5.98										
1	Healthcare	11.32	11.09	12.61]						
1	Utilities	2.73	2.73	2.61										

Top 6 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ovanguard Total Stock Mkt Idx Inv	_	48.00	48.00	_	_
⊕ Vanguard Total Intl Stock Index Inv	-	32.30	80.30	_	_
⊕ Vanguard Total Bond Market II Idx Inv	-	13.22	93.52	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	-	5.76	99.28	_	_
⊕ Mktliq 12/31/2049	-	0.73	100.00	-	_
─ Us Dollar	_	0.00	100.01	_	_

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Conservative Allocation

Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- ❷ Performance: The fund has finished in the Conservative
 Allocation category's top three quartiles in 7 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 0.11 is 89.42% lower than the Conservative Allocation category average.

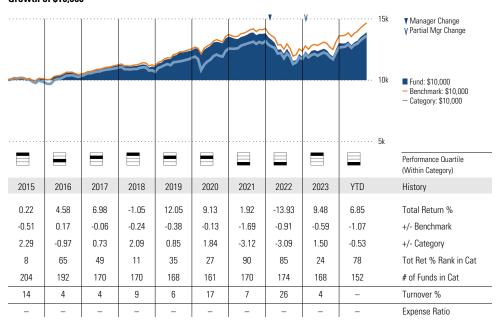
Morningstar Investment Management LLC Analysis

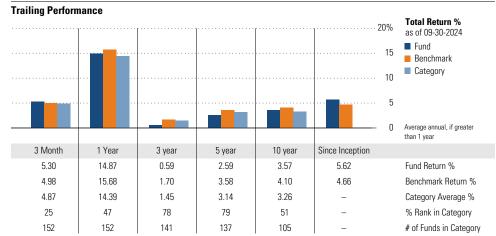
Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

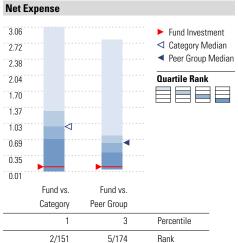
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	4	08-31-2024		
ESG Commitment	1-Low	07-19-2023		

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 RISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.13	_	-0.30
Beta	1.02	_	0.97
R-Squared	99.04	_	93.76
Standard Deviation	8.45	8.23	8.28
Sharpe Ratio	-0.35	-0.22	-0.27
Tracking Error	0.85	_	2.20
Information Ratio	-1.31	_	-0.29
Up Capture Ratio	95.71	_	97.58
Down Capture Ratio	105.25	_	100.59

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.38	22.97	23.53
Price/Book Ratio	2.67	3.31	3.36
Avg Eff Duration	6.37	5.94	4.80



Vanguard LifeStrategy Income Inv VASIX

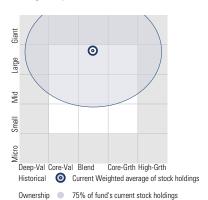
Quality High Mid Low

Morningstar Category Morningstar Index

Conservative Allocation Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



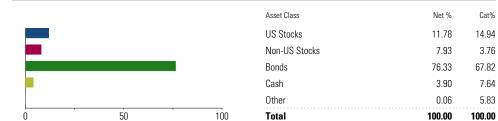
Style Breakdown

Weight %

Equity				Fixed I	ncome	
21	32	21	Large			
6	8	5	Mid			
2	3	2	Small			
Value	Blend	Growth		Ltd	Mod	Ext

Duration

>50 25-50 10-25 0-10



	Fund	Bmark	Cat	Fund	•	Bend	chmark	c [] Ca	tegory	Avera	ge
Cyclical	33.61	31.60	31.12								
Basic Materials	4.22	3.49	3.31								
Consumer Cyclical	10.22	10.77	9.40								
Financial Services	16.17	14.52	14.34								
Real Estate	3.00	2.82	4.07		l						
Sensitive	46.28	48.59	47.47								
Communication Services	7.02	7.72	7.60								
Energy	4.27	3.75	4.29]						
Industrials	11.34	10.33	10.43						_		
Technology	23.65	26.79	25.15						■ [
Defensive	20.09	19.82	21.40								
Consumer Defensive	6.05	5.96	6.57								
Healthcare	11.29	11.17	12.06								
Utilities	2.75	2.69	2.77								

Top 6 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Bond Market II ldx Inv	-	55.49	55.49	_	_
◆ Vanguard Total Intl Bd II Idx Investor	-	23.95	79.44	_	_
⇒ Vanguard Total Stock Mkt Idx Inv	-	11.81	91.25	_	-
Ovanguard Total Intl Stock Index Inv	_	8.12	99.37	_	_
	-	0.66	100.03	-	_
⊕ Us Dollar	_	0.03	100.06	-	_

Asset Allocation as of 09-30-2024

Total Holdings 6



Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

Growth of \$10,000

1.36

32

855

16

-0.21

42

800

9

1.83

26

786

6

Morningstar Category Moderate Allocation

1.71

30

764

5

0.00

50

748

-2.36

66

771

15

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)

Walter Nejman since 02-2022 Aurélie Denis since 02-2023 Michael Roach since 02-2023 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 0.13 is 87.38% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

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

▼ 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 -0.57 7.13 15.04 -4.91 19.37 13.59 10.08 -16.00 15.49 12.27 Total Return % -0.47 -0.93 0.76 -1.25 -0.96 -0.67 -2.29 -0.68 -1.26 -1.12 +/- Benchmark

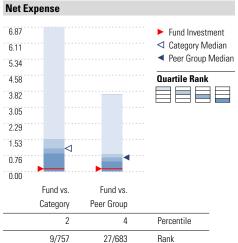
-3.81

88

768

5





0.85

39

807

12

0.14

53

779

9

1.87

36

755

21

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.33	-	-0.52
Beta	1.01	-	0.98
R-Squared	98.92	-	94.15
Standard Deviation	12.43	12.26	12.36
Sharpe Ratio	0.08	0.19	0.13
Tracking Error	1.29	-	2.79
Information Ratio	-1.05	-	-0.37
Up Capture Ratio	97.02	-	97.43
Down Capture Ratio	104.35	-	100.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.42	23.30	23.35
Price/Book Ratio	2.68	3.40	3.53
Avg Eff Duration	6.39	5.94	5.14



Vanguard LifeStrategy Mod Gr Inv Shrs VSMGX

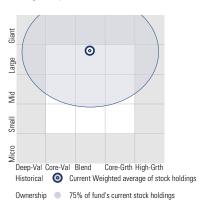
Quality High Mid Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



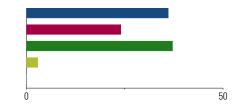
Style Breakdown

Equity				Fixed Ir	come
21	32	21	Large		
6	8	5	Mid		
2	3	2	Small		
Value	Rlend	Growth		Ltd	Mod

Value Blend Growth Duration

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

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.06	3.46
Cash	2.82	3.45
Bonds	37.13	34.48
Non-US Stocks	23.96	9.80
US Stocks	36.04	48.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund ▼ Benchmark [] Category Average
b	Cyclical	33.55	31.32	30.20	
ů.	Basic Materials	4.23	3.39	3.40	
4	Consumer Cyclical	10.22	10.77	9.74	
P	Financial Services	16.13	14.34	14.45	
b	Real Estate	2.97	2.82	2.61	
M	Sensitive	46.35	48.81	47.98	
	Communication Services	7.02	7.78	7.70	
•	Energy	4.29	3.70	4.49	
Ģ	Industrials	11.32	10.20	10.22	
1	Technology	23.72	27.13	25.57	
→	Defensive	20.09	19.87	21.80	
Ę	Consumer Defensive	6.06	5.93	5.59	
r	Healthcare	11.31	11.25	13.24	
?	Utilities	2.72	2.69	2.97	

Top 6 Holdings as of 09-30-2024					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Inv	_	36.12	36.12	_	_
① Vanguard Total Bond Market II Idx Inv	_	26.90	63.02	_	_
○ Vanguard Total Intl Stock Index Inv	_	24.54	87.57	_	_
Vanguard Total Intl Bd II Idx Investor	_	11.74	99.30	_	_
① Mktliq 12/31/2049	-	0.68	99.99	-	-
① Us Dollar	-	0.01	100.00	_	_

Total Holdings 6



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

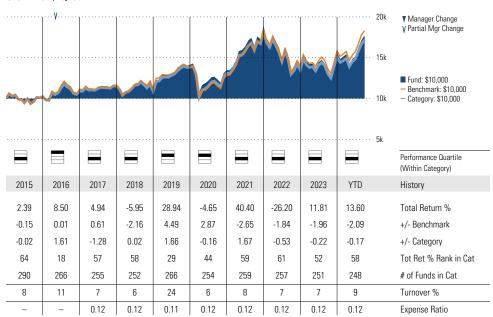
Morningstar Investment Management LLC Analysis

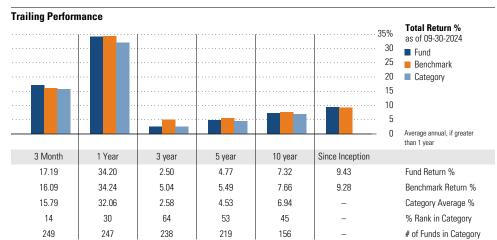
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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

Growth of \$10,000





Net Exp	ense		
6.49			► Fund Investment
5.77			Category Median
5.05			 Peer Group Median
4.33			Quartile Rank
3.61			
2.88			
2.16			
1.44			
0.72			
0.00		····•	
	Fund vs.	Fund vs.	
	Category	Peer Group	
	5	49	Percentile
	13/250	31/64	Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.48	_	-2.12
Beta	1.03	_	0.97
R-Squared	98.51	_	94.85
Standard Deviation	22.22	21.44	21.37
Sharpe Ratio	0.05	0.16	0.05
Tracking Error	2.78	_	4.07
Information Ratio	-0.91	_	-0.70
Up Capture Ratio	98.87	_	93.85
Down Capture Ratio	106.62	-	100.60

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



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate S&P United States REIT TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

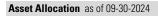
Equity

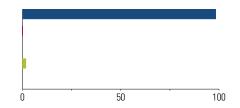
0	23	5	Large
13	37	4	Mid
4	13	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	7.63
Cash	1.69	1.55
Bonds	0.00	1.02
Non-US Stocks	0.01	1.06
US Stocks	98.30	88.74
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchmark	Category A	verage	
,	Cyclical	99.13	99.13	99.07						
2	Basic Materials	0.00	0.00	0.11						
•	Consumer Cyclical	0.00	0.13	1.78						
	Financial Services	0.00	0.00	0.35						
3	Real Estate	99.13	99.00	96.83						
7	Sensitive	0.87	0.87	0.75	ĺ					
	Communication Services	0.85	0.00	0.16						
	Energy	0.00	0.00	0.02						
ŀ	Industrials	0.02	0.87	0.27						
1	Technology	0.00	0.00	0.30						
+	Defensive	0.00	0.00	0.19						
	Consumer Defensive	0.00	0.00	0.00						
	Healthcare	0.00	0.00	0.16						
1	Utilities	0.00	0.00	0.03	Ĭ					

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

Total Holdings 158



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 Nick Birkett since 02-2023

Quantitative Screens

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

Management: The fund's management has been in place for 19.76 years.

Net Expense: The fund's expense ratio of 0.07 is 93.97% lower than the Small Growth category average.

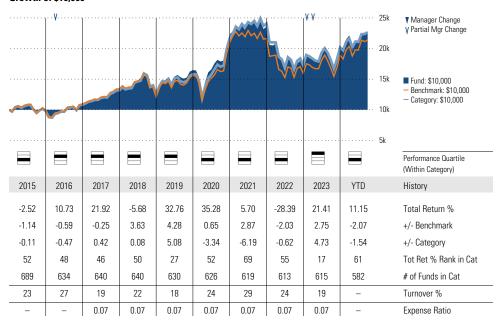
Morningstar Investment Management LLC Analysis

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

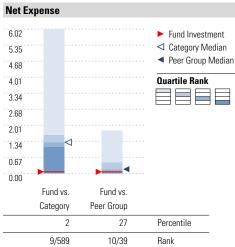
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024
Carbon Risk Score	Medium Risk	12-31-2022
FSG Commitment	1-l ow	02-15-2022

Growth of \$10,000







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.66	_	-1.40
Beta	0.95	_	0.92
R-Squared	96.74	_	91.59
Standard Deviation	22.39	23.09	22.33
Sharpe Ratio	-0.10	-0.07	-0.13
Tracking Error	4.18	_	6.78
Information Ratio	-0.14	_	-0.14
Up Capture Ratio	97.01	_	89.78
Down Capture Ratio	99.02	_	94.76

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.58	23.07	28.66
Price/Book Ratio	4.06	4.22	4.19
Geom Avg Mkt Cap \$B	7.75	3.28	6.71
ROE	11.73	6.24	12.92



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

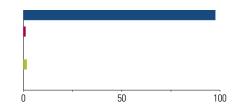
0	0	0	Large
2	9	24	Mid
5	22	37	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



Total	100.00	100.00
Other	0.00	1.23
Cash	1.54	1.50
Bonds	0.00	0.00
Non-US Stocks	0.96	4.54
US Stocks	97.51	92.73
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Be	nchma	rk [Cateo	ory Av	erage		
٠	Cyclical	26.12	22.41	25.06									
ì.	Basic Materials	1.91	4.19	3.07	[]								
•	Consumer Cyclical	13.26	9.35	10.77									
<u></u>	Financial Services	5.42	7.23	8.75		1							
à	Real Estate	5.53	1.64	2.47									
Ų.	Sensitive	52.82	47.63	50.15									
	Communication Services	3.21	1.80	1.41									
	Energy	5.18	3.35	3.70									
ŀ	Industrials	18.95	20.63	21.13			- :						
1	Technology	25.48	21.85	23.91				- '		-			
+	Defensive	21.05	29.95	24.80									
7	Consumer Defensive	3.29	3.81	4.25									
	Healthcare	17.20	25.54	19.87	_								
1	Utilities	0.56	0.60	0.68	ĺ								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Slcmt1142	1.46	1.46	-	_
⊕ Axon Enterprise Inc	1.08	2.54	54.69	Industrials
□ Deckers Outdoor Corp	0.92	3.46	43.13	Consumer Cyclical
	0.78	4.24	3.26	Technology
⊖ Lennox International Inc	0.73	4.97	35.79	Industrials
⊕ DraftKings Inc Ordinary Shares - Class A	0.68	5.66	11.21	Consumer Cyclical
	0.65	6.31	30.68	Technology
	0.65	6.95	16.63	Industrials
⊕ Entegris Inc	0.64	7.60	-5.83	Technology
⊕ Robinhood Markets Inc Class A	0.64	8.24	-	Financial Services
⊖ Liberty Formula One Group Registered Shs Series -C- Formula One	0.62	8.86	22.65	Communication Svc
	0.61	9.47	72.68	Energy
⊕ Pure Storage Inc Class A	0.59	10.05	40.89	Technology
⊕ Dynatrace Inc Ordinary Shares	0.57	10.63	-2.23	Technology
Guidewire Software Inc	0.57	11.20	67.77	Technology

Total Holdings 612



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

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

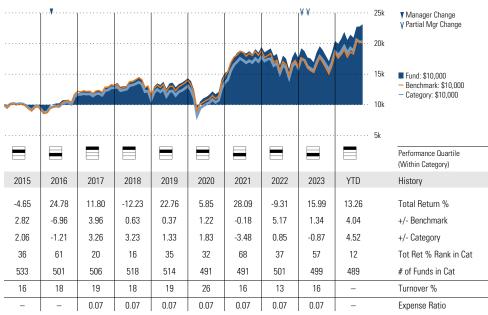
Morningstar Investment Management LLC Analysis

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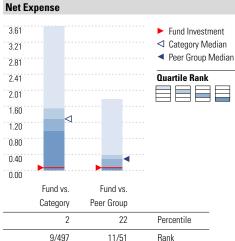
ESG Metrics

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

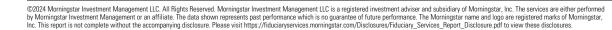






3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	4.45	_	2.65
Beta	0.90	_	0.91
R-Squared	96.34	_	93.65
Standard Deviation	21.00	22.84	21.56
Sharpe Ratio	0.30	0.11	0.21
Tracking Error	4.59	_	5.63
Information Ratio	0.97	_	0.45
Up Capture Ratio	99.34	_	95.86
Down Capture Ratio	86.24	_	88.20

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

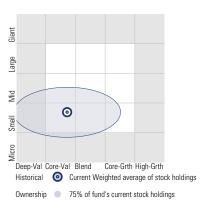
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

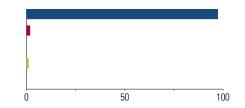
1	0	0	Laige
10	15	4	MIN
35	31	4	JIIdii

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
ሁ	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 1 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 ■ NRG Energy Inc NRG	0.54	5.77	78.57	Utilities
□ IDEX Corp □	0.47	6.24	-0.27	Industrials
─ Pentair PLC	0.47	6.71	35.44	Industrials
⊕ 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

