American Funds American Balanced R6 RLBGX

Growth of \$10,000

1.56

20

800

79

2.63

15

786

95

0.28

3.96

3

855

82

3.34

8

807

72

0.28

0.32

48

779

104

0.27

-0.50

57

755

176

0.26

Morningstar Category

Moderate Allocation

0.59

41

764

171

0.25

2.56

16

748

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

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

Quantitative Screens

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

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

2.22

28

768

158

0.25

1.81

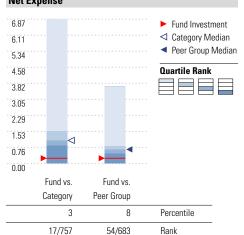
24

771

52

0.25





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

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

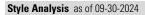


American Funds American Balanced R6 RLBGX

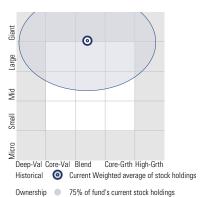
Quality High Mid Low

Morningstar Category Morningstar Index Moderate Allocation

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



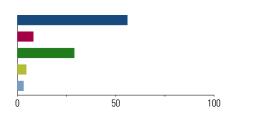
Style Breakdown

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

Duration

>50 25-50 10-25 0-10

Weight %



Asset Allocation as of 09-30-2024

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

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

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

Total Holdings 3159



American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Donald O'Neal since 11-1993

J. Frank since 11-2001

Lawrence Solomon since 05-2010

Carl Kawaja since 11-2010

Martin Romo since 11-2010

Mark Casey since 11-2012

Alan Wilson since 11-2012

Anne-Marie Peterson since 07-2013

Christopher Buchbinder since 11-2013

Joanna Jonsson since 03-2016

Alex Popa since 10-2016

Andraz Razen since 03-2020

Julian Abdey since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 30.93 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 0.3 is 67.39% lower than the Large Growth category average.

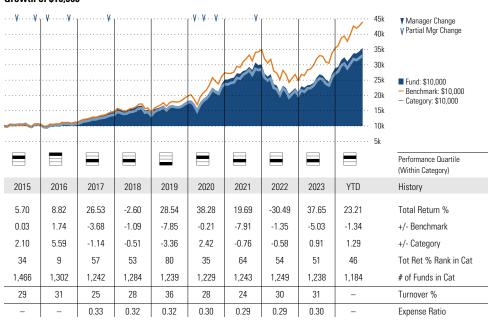
Morningstar Investment Management LLC Analysis

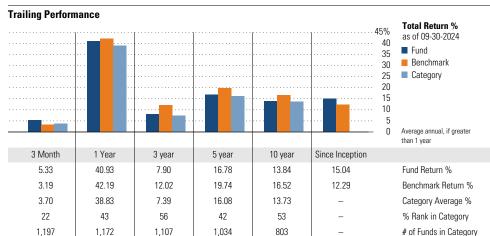
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

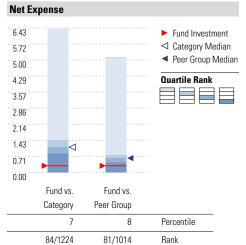
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2024
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	04-07-2022

Growth of \$10,000







3-Tear hisk wietrics			
	Fund	Bmark	Cat
Alpha	-3.20	-	-4.22
Beta	0.95	-	0.99
R-Squared	94.77	_	92.51
Standard Deviation	20.35	20.85	21.45
Sharpe Ratio	0.29	0.47	0.27
Tracking Error	4.77	_	5.84
Information Ratio	-0.86	_	-0.84
Up Capture Ratio	88.66	_	91.00
Down Capture Ratio	98.90	_	105.24

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	29.66	36.55	35.39
Price/Book Ratio	6.38	12.14	9.26
Geom Avg Mkt Cap \$B	257.09	675.16	541.50
ROE	29.22	44.40	41.06



American Funds Growth Fund of Amer R6 RGAGX

Morningstar Category

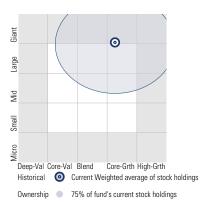
Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

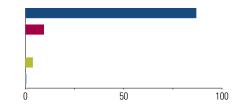
Large	36	33	11
Mid	10	5	3
Small	1	1	1

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.37	0.81
Cash	3.60	1.11
Bonds	0.00	0.00
Non-US Stocks	9.25	4.54
US Stocks	86.78	93.54
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark	[] C	ategor	y Aver	age		
_Մ	Cyclical	25.71	21.25	23.66									
ė.	Basic Materials	2.09	0.63	1.15	Ü								
4	Consumer Cyclical	15.14	14.03	13.31									
P	Financial Services	8.35	6.00	8.36									
t	Real Estate	0.13	0.59	0.84	Ď								
MI	Sensitive	56.91	67.12	61.28									
d	Communication Services	14.75	12.80	12.34	_								
	Energy	2.33	0.40	0.83	0								
\$	Industrials	11.00	3.49	6.11								,	
	Technology	28.83	50.43	42.00								'	
→	Defensive	17.37	11.63	15.05									
-	Consumer Defensive	1.89	3.63	2.72									
٠	Healthcare	14.22	7.78	11.85									
•	Utilities	1.26	0.22	0.48	Ò								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.89	5.89	62.15	Communication Svc
	5.86	11.76	15.03	Technology
① Capital Group Central Cash Fund	3.76	15.52	_	-
⊕ Amazon.com Inc	3.67	19.18	22.63	Consumer Cyclical
⊕ Broadcom Inc	3.38	22.56	55.95	Technology
NVIDIA Corp	3.31	25.87	145.27	Technology
Apple Inc	2.38	28.25	21.40	Technology
	2.24	30.49	52.65	Healthcare
○ Tesla Inc ○	2.10	32.59	5.29	Consumer Cyclical
○ Netflix Inc ○	2.01	34.60	45.68	Communication Svc
	1.97	36.57	19.01	Communication Svc
⊕ UnitedHealth Group Inc	1.91	38.48	12.21	Healthcare
	1.91	40.39	18.92	Communication Svc
GE Aerospace	1.54	41.92	78.88	Industrials
	1.50	43.42	16.24	Financial Services

Total Holdings 316



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.

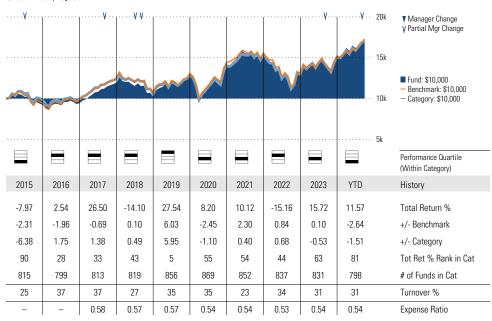
Morningstar Investment Management LLC Analysis

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Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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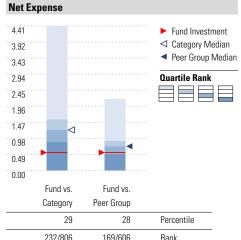
ESG Metrics

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

Growth of \$10,000







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

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



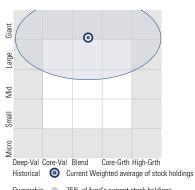
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Equity

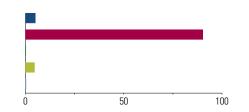
			[
23	32	33	raige
4	4	3	IVIIU
0	1	0	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2024



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

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

World Regions % Equity 09-30-2024



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

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

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

Total Holdings 251

American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts MSCI EM NR USD

Portfolio Manager(s)

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

Piyada Phanaphat since 01-2020

Matt Hochstetler since 01-2024

Quantitative Screens

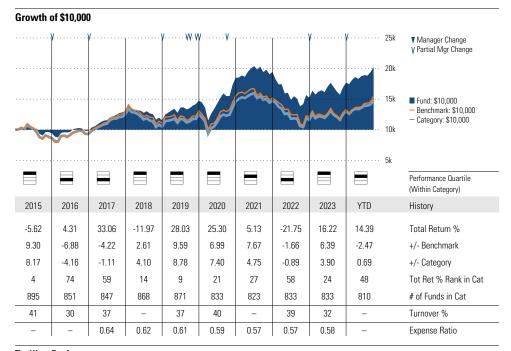
- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 25.31 years.
- Style: The fund has landed in its primary style box Large Growth — 100 % of the time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

Morningstar Investment Management LLC Analysis

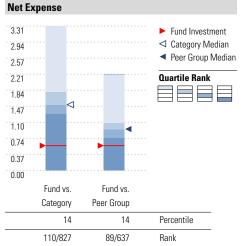
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

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







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

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



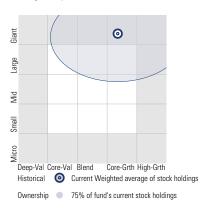


American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

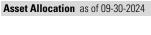
Equity

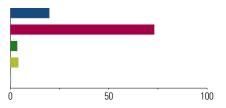
9	33	49	Large
2	3	3	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

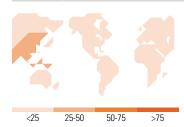




Total	100.00	100.00
Other	0.16	0.06
Cash	3.87	2.19
Bonds	3.30	-0.02
Non-US Stocks	73.04	95.36
US Stocks	19.63	2.42
Asset Class	Net %	Cat%

Sec	tor Weighting as of 09-	30-2024			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
<u></u>	Cyclical	40.46	44.24	41.55	
A	Basic Materials	6.68	6.72	5.31	
A	Consumer Cyclical	13.36	13.27	12.98	
,	Financial Services	18.63	22.69	21.63	
ŵ	Real Estate	1.79	1.56	1.63	
W	Sensitive	40.09	44.04	46.84	
	Communication Services	9.91	9.97	8.69	
ð	Energy	2.50	4.89	4.92	
Ф	Industrials	11.40	6.95	7.36	
	Technology	16.28	22.23	25.87	
→	Defensive	19.44	11.72	11.62	
-	Consumer Defensive	7.45	5.00	5.82	
٠	Healthcare	10.57	3.82	3.76	
•	Utilities	1.42	2.90	2.04	
					0% 5 10 15 20 25 30 35 40 45 5

World Regions % Equity 09-30-2024



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

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

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

Total Holdings 579



Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

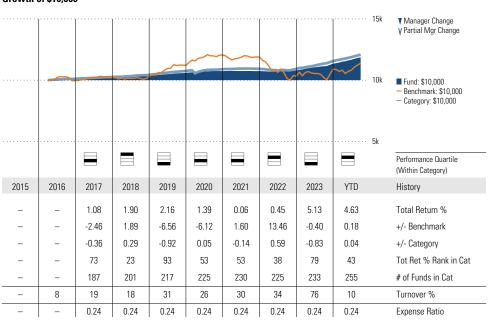
Style Consistency is not calculated for Fixed Income funds.

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

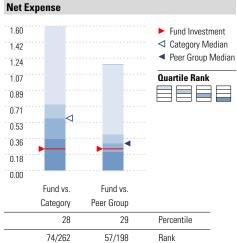
Morningstar Investment Management LLC Analysis

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.

Growth of \$10,000







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

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



Duration

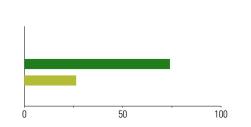
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

Style An	alysis a	s of 09-30-20	24
Style Brea	akdown		
Fixed Incon	ne	Quality	
		High	
		Mid	
		Low	
Ltd Mo	d Ext		



Asset Allocation as of 09-30-2024

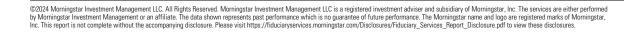
Asset Class	Net %	Cat%
US Stocks	0.00	4.20
Non-US Stocks	0.00	0.05
Bonds	73.84	66.89
Cash	26.16	28.72
Other	0.00	0.15
Total	100.00	100.00

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

				0%	5 1	0	15 2	0 0	5	30	35	40	45	50	55	60	65 7
Other	0.00	_	1.56	ļ []													
Cash & Equivalents	22.51	_	20.12														
Municipal	0.00	_	0.50	0													
Covered Bond	0.00	_	0.00	Ö													
Asset-Backed	0.00	_	15.62	į													
Commercial MBS	0.00	_	2.09	[
Non-Agency Residential MBS	0.00	-	0.15														
Agency MBS CMO	55.15	_	1.70														
Agency MBS ARM	0.06	_	0.17														
Agency MBS Pass-Through	14.62	_	0.95														
Securitized	69.83	-	20.68														
Preferred	0.00	_	0.02	Ì													
Convertible	0.00	_	0.00	ĺ													
Bank Loan	0.00	_	0.14														
Corporate Bond	0.00	_	36.05	İ													
Corporate	0.00	_	36.21														
Other Government Related	0.00	_	2.84	i [
Agency/Quasi Agency	1.87	_	0.88	Ô													
Inflation – Protected	0.00	_	0.18														
Treasury	5.79	_	17.04					ш									
Government	7.66		20.94	- Gille				1			90.		, ago				
	Fund	Bmark	Cat	Func		v F	3enchr	nark	П	Cati	eann	V Ave	erage				

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 4 Repo	10-2024	10.78	10.78	_
⊕ Habit Hepo ⊕ 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 U.S. Bond Index FXNAX

Morningstar Category Intermediate Core Bond Morningstar Index

Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

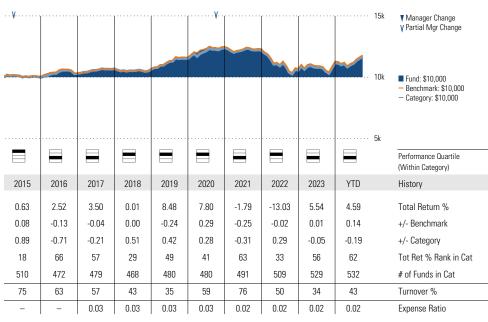
Morningstar Investment Management LLC Analysis

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

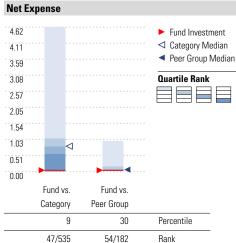
ESG Metrics

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

Growth of \$10,000







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

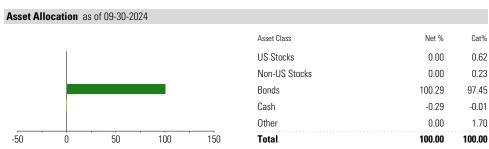
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.07	4.43	5.88
Avg Eff Maturity	_	-	8.21



Fidelity U.S. Bond Index FXNAX

Style Analys	sis as	of 09-30-2024
Style Breakdo	wn	
Fixed Income		Quality
		High
		Mid
		Low
Ltd Mod E	Ext	
Duration		

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



Morningstar Category

Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

	Fund	Bmark	Cat	Fund	▼ Benc	hmark	II C ~	togor:	Average		
		billark		Furiu	• benc	ninark	[] Cal	tegory	Average	,	
Government	45.68	_	30.70			- :	- :			:	
Treasury	43.77	-	24.87								H
Inflation - Protected	0.00	_	1.37								
Agency/Quasi Agency	1.20	_	0.63	0							
Other Government Related	0.71	_	3.83								
Corporate	25.95	_	23.52								
Corporate Bond	25.95	_	23.34								
Bank Loan	0.00	_	0.04								
Convertible	0.00	_	0.00								
Preferred	0.00	_	0.14								
Securitized	27.32	-	39.30								
Agency MBS Pass-Through	25.40	_	28.33								
Agency MBS ARM	0.00	_	0.18								
Agency MBS CMO	0.82	-	1.23								
Non-Agency Residential MBS	0.00	_	0.12								
Commercial MBS	0.74	_	2.27								
Asset-Backed	0.36	_	7.17	1							
Covered Bond	0.00	_	0.00	0							
Municipal	0.46	_	1.22								
Cash & Equivalents	0.58	-	4.52	I [
Other	0.00	_	0.75	10							

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

Total Holdings 9421



JPMorgan Small Cap Value R6 JSVUX

Morningstar Category

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Phillip Hart since 11-2010 Akash Gupta since 11-2019 Wonseok Choi since 11-2019 Robert Ippolito since 11-2022

Quantitative Screens

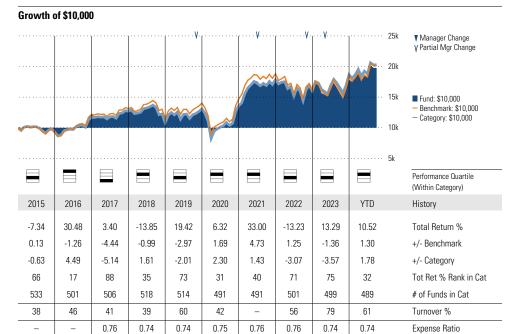
- Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.92 years.
- Style: The fund has landed in its primary style box Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.74 is 33.33% lower than the Small Value category average.

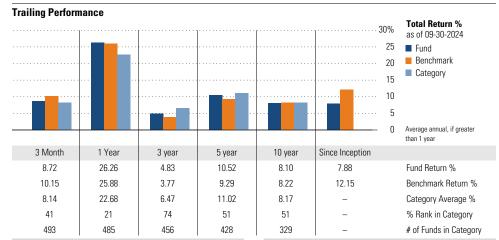
Morningstar Investment Management LLC Analysis

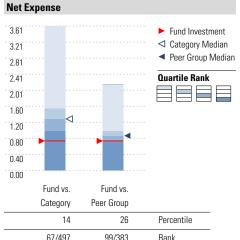
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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







99/383 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.11	_	2.65
Beta	0.95	_	0.91
R-Squared	99.00	_	93.65
Standard Deviation	21.83	22.84	21.56
Sharpe Ratio	0.15	0.11	0.21
Tracking Error	2.45	-	5.63
Information Ratio	0.43	-	0.45
Up Capture Ratio	96.77	_	95.86
Down Capture Ratio	93.43	-	88.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.26	13.90	14.46
Price/Book Ratio	1.46	1.31	1.66
Geom Avg Mkt Cap \$B	2.59	2.14	4.78
ROE	8.12	4.84	12.10



JPMorgan Small Cap Value R6 JSVUX

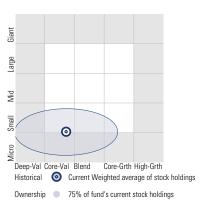
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

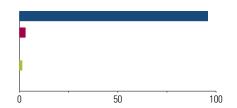
Lquity			
0	1	0	Laige
0	1	1	MIN
50	39	8	SIIIdii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	95.77	94.33
Non-US Stocks	2.96	4.01
Bonds	0.00	0.17
Cash	1.27	1.22
Other	0.00	0.28
Total	100.00	100.00

		Fund	Bmark	Cat	Fun	t	▼ Be	nchma	ark [Cate	gory Av	verage		
Ų.	Cyclical	54.73	54.94	48.90										
ė.	Basic Materials	4.90	5.05	6.30		- [
Д	Consumer Cyclical	9.90	10.51	13.73										
,	Financial Services	26.01	25.41	22.36										
ŵ	Real Estate	13.92	13.97	6.51				ď						
Ma.	Sensitive	27.14	27.42	38.77										
	Communication Services	2.23	2.63	2.21										
ð	Energy	6.50	6.80	7.84										
Ф	Industrials	10.96	10.48	17.83										
	Technology	7.45	7.51	10.89										
→	Defensive	18.13	17.63	12.34					i					
=	Consumer Defensive	3.72	3.07	4.04			į							
٠	Healthcare	9.35	9.33	5.82			ď							
•	Utilities	5.06	5.23	2.48		_'								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	1.19	1.19	_	_
	0.88	2.06	0.67	Technology
Essent Group Ltd	0.86	2.92	23.49	Financial Services
Old National Bancorp	0.83	3.75	12.97	Financial Services
Mr. Cooper Group Inc	0.82	4.58	41.55	Financial Services
Bank of N.T Butterfield & Son Ltd	0.80	5.38	19.34	Financial Services
⊕ Group 1 Automotive Inc	0.80	6.18	26.16	Consumer Cyclical
Commercial Metals Co	0.76	6.94	10.87	Basic Materials
UFP Industries Inc	0.76	7.70	5.30	Basic Materials
→ First BanCorp	0.74	8.44	31.61	Financial Services
Mueller Industries Inc	0.73	9.17	58.43	Industrials
Modine Manufacturing Co	0.72	9.89	122.43	Consumer Cyclical
Portland General Electric Co	0.71	10.60	13.92	Utilities
ABM Industries Inc	0.71	11.30	19.19	Industrials
COPT Defense Properties	0.70	12.00	21.79	Real Estate

Total Holdings 414



MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006 Katherine Cannan since 12-2019

Quantitative Screens

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

Management: The fund's management has been in place for 18.35 years.

Net Expense: The fund's expense ratio of 0.44 is 50.56% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

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

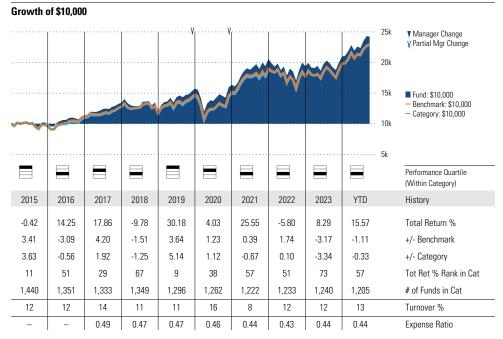
ESG Metrics

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

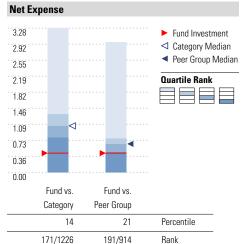
Morningstar Category

Morningstar Index Russell 1000 Value TR USD

Large Value







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.19	_	0.87
Beta	0.92	_	0.95
R-Squared	97.26	_	93.93
Standard Deviation	15.59	16.65	16.42
Sharpe Ratio	0.36	0.37	0.41
Tracking Error	2.88	-	4.14
Information Ratio	-0.15	_	0.14
Up Capture Ratio	93.94	_	96.16
Down Capture Ratio	93.65	_	92.64

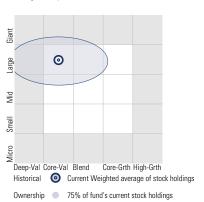
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.65	20.63	19.28
Price/Book Ratio	3.15	2.67	2.57
Geom Avg Mkt Cap \$B	118.00	82.91	136.41
ROE	24.54	17.78	22.00



MFS Value R6 MEIKX

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

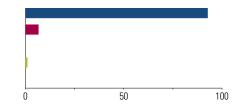
55	24	5	Large
4	10	1	MIG
0	0	0	Small

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	1.14
Cash	0.88	1.11
Bonds	0.00	0.21
Non-US Stocks	6.50	5.74
US Stocks	92.61	91.81
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Value TR USD

Morningstar Category

Large Value

		Fund	Bmark	Cat	Fund	•	Benchn	nark 🛚 C	ategory	Average	_	
Ն	Cyclical	36.11	36.02	33.33								
ů.	Basic Materials	2.73	3.96	3.39								
A	Consumer Cyclical	3.52	6.72	7.00			j					
ê	Financial Services	27.88	20.36	19.46								
th.	Real Estate	1.98	4.98	3.48								
M	Sensitive	31.93	35.42	37.50		_					"	
	Communication Services	0.68	4.27	5.53								
•	Energy	6.02	6.74	7.74				_ :				
¢	Industrials	16.73	13.94	11.37								
	Technology	8.50	10.47	12.86			_ `					
→	Defensive	31.97	28.55	29.16								
=	Consumer Defensive	8.60	7.88	8.68			_	<u>.</u>				
٠	Healthcare	14.80	15.61	15.08								
0	Utilities	8.57	5.06	5.40								

Top 15 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	4.49	4.49	25.93	Financial Services
○ Progressive Corp	3.93	8.42	59.98	Financial Services
	3.02	11.44	17.09	Healthcare
	2.41	13.86	19.56	Financial Services
Marsh & McLennan Companies Inc	2.38	16.24	18.92	Financial Services
⊕ McKesson Corp	2.24	18.48	7.21	Healthcare
⊕ Lowe's Companies Inc	2.23	20.71	23.21	Consumer Cyclical
	2.23	22.94	45.83	Financial Services
	2.21	25.14	5.74	Healthcare
⊕ General Dynamics Corp	2.19	27.33	17.98	Industrials
○ ConocoPhillips	2.15	29.49	-7.28	Energy
⊖ RTX Corp	2.05	31.53	46.20	Industrials
	2.04	33.57	17.31	Technology
Southern Co South	2.02	35.59	31.66	Utilities
	1.99	37.58	1.84	Technology

Total Holdings 74



PIMCO Income Instl PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

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

Morningstar Investment Management LLC Analysis

This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
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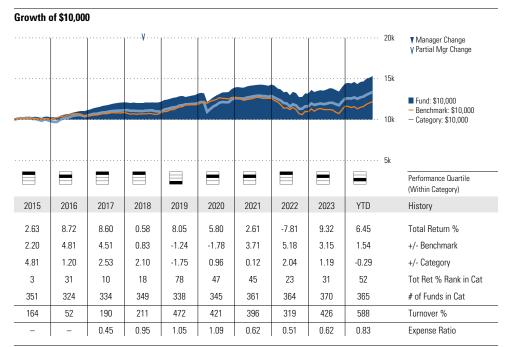
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2024

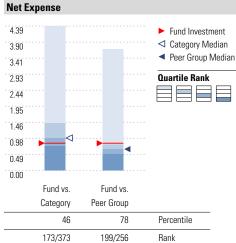
Morningstar Category

Morningstar Index

Multisector Bond Bloomberg US Universal TR USD







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

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

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



PIMCO Income Insti PIMIX

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

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

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

Morningstar Index

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

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

Total Holdings 9462



PIMCO Real Return Insti PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

Quantitative Screens

❷ Performance: The fund has finished in the InflationProtected 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 5.73 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.5 is 25.37% lower than the Inflation-Protected Bond category average.

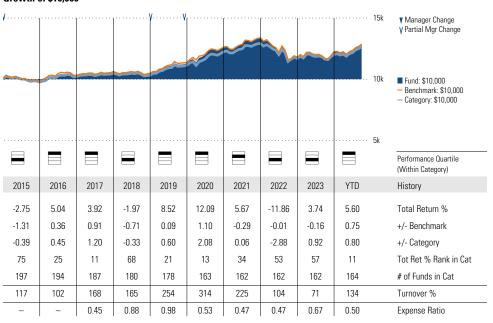
Morningstar Investment Management LLC Analysis

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

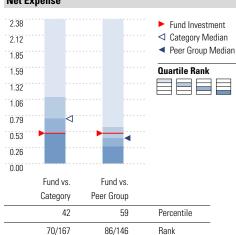
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2024

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.12	_	-0.25
Beta	1.01	_	1.00
R-Squared	99.05	_	96.43
Standard Deviation	7.31	7.18	7.78
Sharpe Ratio	-0.56	-0.58	-0.60
Tracking Error	0.72	_	1.66
Information Ratio	0.15	_	-0.49
Up Capture Ratio	101.51	_	98.55
Down Capture Ratio	100.33	_	101.62

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.55	4.52	5.50
Avg Eff Maturity	5.40	-	6.78



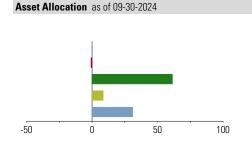
PIMCO Real Return Instl PRRIX

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



Duration





Asset Class	Net %	Cat%
US Stocks	0.00	0.28
Non-US Stocks	-0.81	-0.08
Bonds	61.35	96.14
Cash	8.47	2.24
Other	31.00	1.43
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	83.87	0.00	33.63
AA	6.11	99.60	62.08
A	2.71	0.00	0.83
BBB	4.29	0.00	0.96
BB	0.37	0.00	0.10
В	0.87	0.00	0.02
Below B	1.78	0.00	0.08
Not Rated	0.00	0.40	2.30

	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Av	erane	
Government	59.82	Dillaik _	85.91	runu	Delicilliar	ii category At	craye	
	0.06		0.38					
Treasury		_		4 :				
Inflation – Protected	37.19	_	80.08					
Agency/Quasi Agency	0.00	-	0.10					
Other Government Related	22.57	_	5.35					
Corporate	0.08	_	1.05	Į[]				
Corporate Bond	0.05	_	1.02	i[]				
Bank Loan	0.00	_	0.00					
Convertible	0.00	_	0.00	0				
Preferred	0.03	_	0.03	0 6				
Securitized	10.51	_	4.67					
Agency MBS Pass-Through	5.74	_	2.24					
Agency MBS ARM	0.00	_	0.00	İ				
Agency MBS CMO	0.17	_	0.38					
Non-Agency Residential MBS	0.53	_	0.05					
Commercial MBS	0.03	_	0.23					
Asset-Backed	3.91	_	1.74					
Covered Bond	0.13	_	0.03					
Municipal	0.00	-	0.01					
Cash & Equivalents	21.13	_	8.21					
Other	8.46	_	0.14					

Top 10 Holdings as of 09-30-2024 Name Maturity Date % Net Asset Cumulative % Fixed Income Sector → RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Receive 02-2025 20.89 20.89 → RFR EUR ESTRON/3.47500 02/26/24-1Y LCH Pay 02-2025 20.89 41.78 igoplus 5 Year Treasury Note Future Sept 24 10-2024 60.23 18.45 ☼ Offset: Unsettled Trades 12.96 73.19 ① IRS EUR 2.75000 09/18/24-10Y LCH Pay 09-2034 85.29 12.10 ⊕ IRS EUR 2.75000 09/18/24-10Y LCH Receive 09-2034 12.05 97.34 ① Ultra 10 Year US Treasury Note Future Sept 24 09-2024 10.20 107.54 10-2024 9.82 117.36 **⊕** EUROPEAN MONETARY UNION EURO Sold 08-2024 9.14 126.50 ⊕ EUROPEAN MONETARY UNION EURO Purchased 08-2024 9.14 135.64

Total Holdings 935



Vanguard 500 Index Admiral VFIAX

Morningstar Category

Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 6.84 years.

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

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

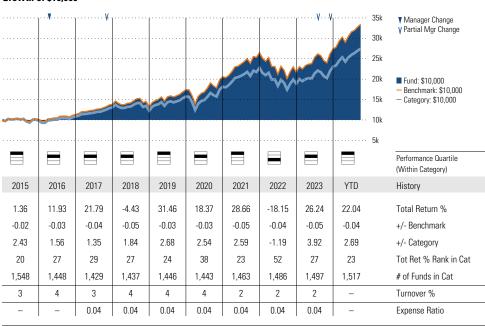
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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







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

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

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



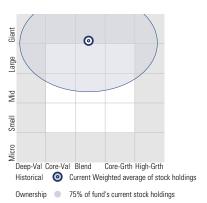


Vanguard 500 Index Admiral VFIAX

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

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	d	▼ Be	nchma	ark [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		Ö								
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 Developed Markets Index Admiral VTMGX

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

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

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

Management: The fund's management has been in place for 11.61 years.

Q Net Expense: The fund's expense ratio of 0.08 is 90.36% lower than the Foreign Large Blend category average.

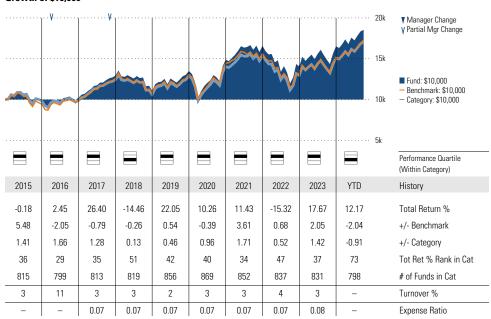
Morningstar Investment Management LLC Analysis

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

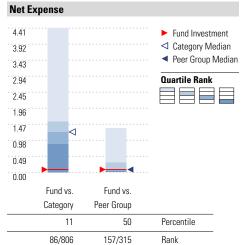
ESG Metrics

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

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.47	-	-0.05
Beta	1.09	-	1.02
R-Squared	96.32	-	92.90
Standard Deviation	18.07	16.34	17.33
Sharpe Ratio	0.14	0.10	0.10
Tracking Error	3.74	-	4.62
Information Ratio	0.18	-	0.00
Up Capture Ratio	115.38	-	105.97
Down Capture Ratio	114.59	-	107.27

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	15.46	15.78	15.57
Price/Book Ratio	1.68	1.85	1.89
Geom Avg Mkt Cap \$B	34.83	52.84	63.57
ROE	15.52	16.65	18.70



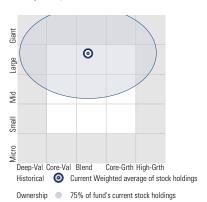
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

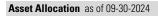
Equity

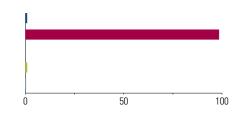
26	28	24	Large
6	7	5	Mid
2	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.16	1.53
Cash	0.74	0.63
Bonds	0.00	0.55
Non-US Stocks	98.39	93.48
US Stocks	0.72	3.83
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	١ ١	Bench	mark	Cate	gory Ave	erage		
_Մ	Cyclical	41.58	41.84	38.35									
å.	Basic Materials	7.62	7.13	6.28			ĺ						
A	Consumer Cyclical	10.15	10.56	10.23									
,	Financial Services	20.46	22.19	20.32						'			
fi	Real Estate	3.35	1.96	1.52									
W	Sensitive	37.25	38.31	39.09									
	Communication Services	4.22	6.08	5.08									
6	Energy	4.76	5.12	4.58									
Ф	Industrials	17.57	13.70	16.70			- :						
	Technology	10.70	13.41	12.73				0	į				
→	Defensive	21.16	19.84	22.55									
=	Consumer Defensive	7.14	7.14	7.90									
٠	Healthcare	11.04	9.63	12.14			<u> </u>						
•	Utilities	2.98	3.07	2.51									

World Regions % Equity 09-30-2024



	Fund %	Cat %	
Greater Asia	35.60	34.59	
Japan	21.38	18.85	
Australasia	7.05	4.68	
Asia-4 Tigers	6.99	6.46	
Asia-ex 4 Tigers	0.18	4.60	
Not Classified	0.00	0.00	

Americas	Fund % 10.70	Cat % 8.81	Greater Europe	Fund % 53.69	Cat % 56.59	Market Maturity	Fund %
North America	10.67	7.75	United Kingdom	12.16	13.90	Developed Markets	99.40
Central/Latin	0.03	1.06	W euro-ex UK	40.57	41.71	Emerging Markets	0.60
			Emrgng Europe Africa	0.37 0.59	0.12 0.86	Not Available	0.00

Top 10 Holdings as of 09-30-2024				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Novo Nordisk AS Class B	1.52	1.52	_	Healthcare
⊕ ASML Holding NV	1.36	2.87	10.07	Technology
○ Nestle SA	1.07	3.94	-	Consumer Defensive
⊕ SAP SE	1.04	4.98	48.12	Technology
Novartis AG Registered Shares	0.97	5.95	_	Healthcare
AstraZeneca PLC	0.97	6.92	11.52	Healthcare
⊕ Samsung Electronics Co Ltd	0.92	7.84	_	Technology
Roche Holding AG	0.92	8.76	-	Healthcare
⊕ Toyota Motor Corp	0.88	9.64	_	Consumer Cyclical
Shell PLC	0.85	10.49	-2.59	Energy

Total Holdings 4015

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



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category

Mid-Cap Blend

Morningstar Index Russell Mid Cap TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

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

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

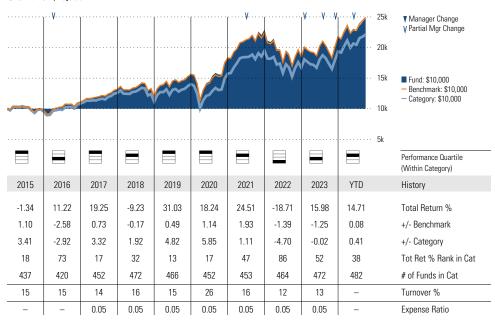
Morningstar Investment Management LLC Analysis

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

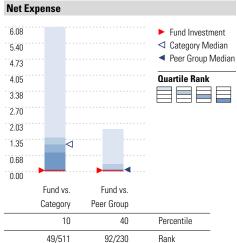
ESG Metrics

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

Growth of \$10,000







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

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



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 09-30-2024

Morningstar Style Box™



Style Breakdown

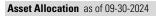
Equity

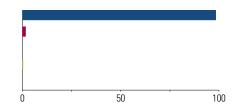
1. /			
1	6	4	Large
24	42	23	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





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

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

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

Total Holdings 316



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.

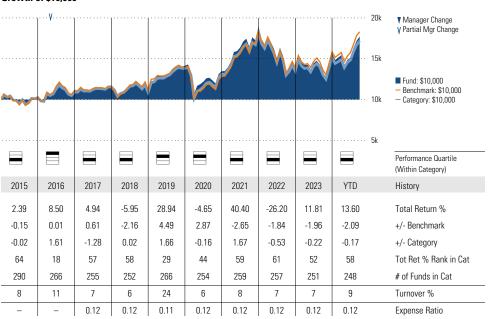
Morningstar Investment Management LLC Analysis

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.

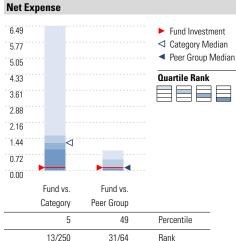
ESG Metrics

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







3-Year KISK Wietrics			
	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

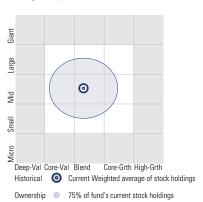


Vanguard Real Estate Index Admiral VGSLX

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

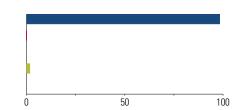
Equity

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

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 09-30-2024

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%

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

	Fund	Bmark	Cat	Fund	•	Ве	nchma	ark	[] (Categ	ory A	Ver	age		
Cyclical	99.13	99.13	99.07												į
Basic Materials	0.00	0.00	0.11												
Consumer Cyclical	0.00	0.13	1.78	i[
Financial Services	0.00	0.00	0.35												
Real Estate	99.13	99.00	96.83				1 1								
 Sensitive 	0.87	0.87	0.75	0											
Communication Services	0.85	0.00	0.16	Ó											
Energy	0.00	0.00	0.02	Ĺ											
Industrials	0.02	0.87	0.27												
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												
Utilities	0.00	0.00	0.03	ı											

Top 15 Holdings as of 09-30-2024 Cumulative % YTD Return % Name % Net Asset Morningstar Sector Vanguard Real Estate II Index 13.47 13.47 Prologis Inc 6.37 19.84 -3.11 Real Estate American Tower Corp 5.92 25.76 9.23 Real Estate 4.47 30.23 11.80 Real Estate Welltower Inc 4.08 44.08 Real Estate 34.31 Public Storage 3.14 37.45 22.25 Real Estate Realty Income Corp 3.01 40.46 14.07 Real Estate 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 2.08 53.29 15.42 Real Estate 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.

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

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

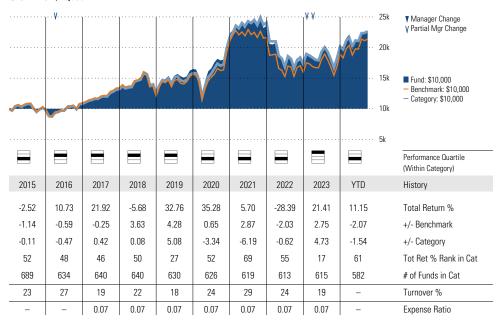
Morningstar Investment Management LLC Analysis

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

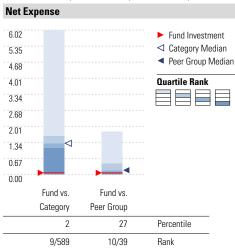
ESG Metrics

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

Growth of \$10,000



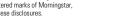
Trailing Performance Total Return % as of 09-30-2024 ■ Fund Benchmark 15 Category 10 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % 7.07 25.73 -0.95 8.60 9.18 11.58 8.41 27.66 -0.35 8.82 8.95 9.53 Benchmark Return % 25 69 10 04 9 93 7 44 -1 41 Category Average % 62 50 56 71 63 % Rank in Category 587 582 558 530 407 # of Funds in Category



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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	-0.66	_	-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



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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

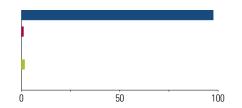
Equity

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%

Sec	ctor Weighting as of 09-3	30-2024														
		Fund	Bmark	Cat	Fund		▼ Be	nchma	ırk [Cateo	jory Av	/erage				
Դ	Cyclical	26.12	22.41	25.06												
A.	Basic Materials	1.91	4.19	3.07		1										
Д	Consumer Cyclical	13.26	9.35	10.77			· [
,	Financial Services	5.42	7.23	8.75			[
fi	Real Estate	5.53	1.64	2.47												
W	Sensitive	52.82	47.63	50.15												
d	Communication Services	3.21	1.80	1.41												
•	Energy	5.18	3.35	3.70												
Ф	Industrials	18.95	20.63	21.13		Ė										
	Technology	25.48	21.85	23.91					•		1					
—	Defensive	21.05	29.95	24.80												
Ħ	Consumer Defensive	3.29	3.81	4.25												
+	Healthcare	17.20	25.54	19.87		Ė										
•	Utilities	0.56	0.60	0.68	ď											
					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
⊖ 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

