American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

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 26.76 years.

Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.25 is 74.49% lower than the Moderate Allocation category average.

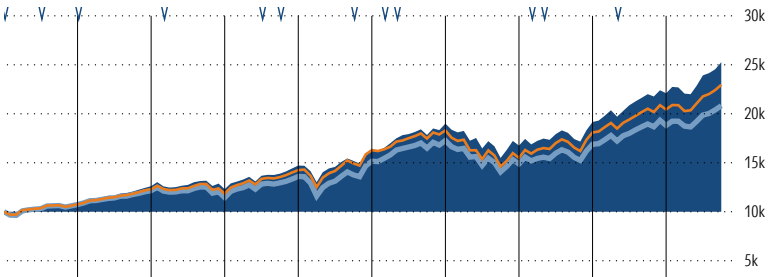
Morningstar Investment Management LLC Analysis

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	2	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

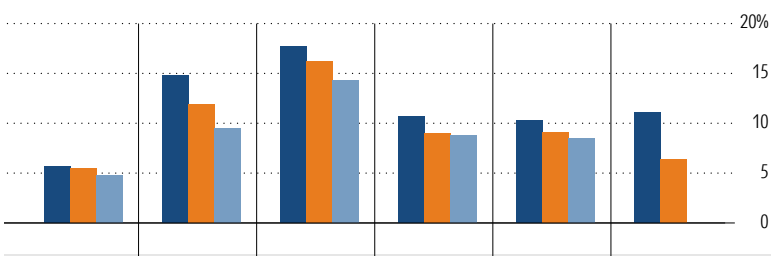
Growth of $10,000



Performance Quartile (Within Category)

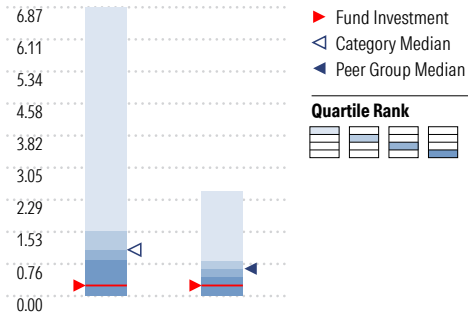
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.90	15.84	-2.42	19.55	11.22	16.11	-11.83	14.37	15.30	14.37	Total Return %
1.30	1.56	1.24	-0.78	-3.04	3.74	3.49	-2.38	2.35	2.06	+/- Benchmark
1.56	2.63	3.34	0.32	-0.50	2.22	1.81	0.59	3.91	4.06	+/- Category
20	15	8	48	57	28	24	41	14	4	Tot Ret % Rank in Cat
633	616	623	593	568	571	572	552	525	500	# of Funds in Cat
79	95	72	104	176	158	52	171	44	-	Turnover %
-	-	0.28	0.27	0.26	0.25	0.25	0.25	0.25	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
5.64	14.84	17.71	10.71	10.26	11.13	Fund Return %
5.42	11.88	16.24	8.97	9.03	6.35	Benchmark Return %
4.81	9.52	14.34	8.81	8.48	-	Category Average %
25	4	9	13	10	-	% Rank in Category
502	488	474	449	369	-	# of Funds in Category

Net Expense



3	8	Percentile
14/501	39/492	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.31	-	-1.35
Beta	1.00	-	1.00
R-Squared	95.83	-	91.49
Standard Deviation	9.40	9.22	9.69
Sharpe Ratio	1.27	1.15	0.96
Tracking Error	1.92	-	2.66
Information Ratio	0.77	-	-0.53
Up Capture Ratio	104.39	-	96.26
Down Capture Ratio	96.42	-	106.25

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.59	25.54	24.53
Price/Book Ratio	4.52	4.03	3.72
Avg Eff Duration	5.83	5.85	4.88

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MORNINGSTAR

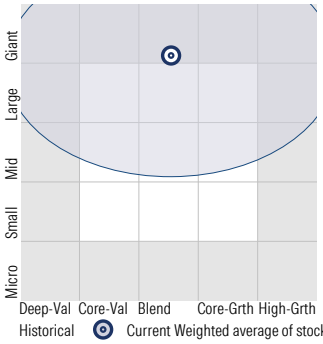
American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

Style Breakdown

Equity

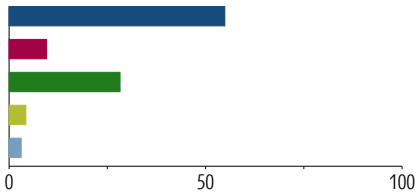
	Value	Blend	Growth
Large	25	30	26
Mid	5	8	4
Small	0	0	1

Fixed Income

	Ltd Duration	Mod	Ext
High Quality		■	
Mid			
Low			

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

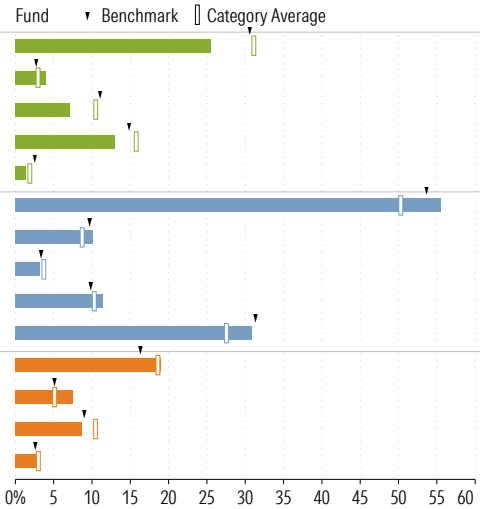
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	54.89	51.69
Non-US Stocks	9.55	8.30
Bonds	28.23	33.63
Cash	4.26	2.00
Other	3.07	4.38
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**25.47**	**30.40**	**31.12**
Basic Materials	3.94	2.53	2.97
Consumer Cyclical	7.12	10.87	10.49
Financial Services	13.00	14.65	15.77
Real Estate	1.41	2.35	1.89
Sensitive	**55.52**	**53.47**	**50.29**
Communication Services	10.10	9.50	8.72
Energy	3.15	3.17	3.72
Industrials	11.37	9.65	10.30
Technology	30.90	31.15	27.55
Defensive	**19.00**	**16.13**	**18.60**
Consumer Defensive	7.54	4.92	5.13
Healthcare	8.74	8.80	10.47
Utilities	2.72	2.41	3.00



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	-	5.88	5.88	-	-
⊖ Broadcom Inc	-	5.03	10.92	43.06	Technology
⊖ Microsoft Corp	-	3.48	14.39	23.47	Technology
⊕ Cap Grp Cent Fd Ser Ii	-	2.54	16.93	-	-
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	-	2.18	19.11	42.57	Technology
⊕ Philip Morris International Inc	-	2.13	21.24	37.02	Consumer Defensive
⊕ NVIDIA Corp	-	1.88	23.13	38.96	Technology
⊖ Meta Platforms Inc Class A	-	1.84	24.97	25.69	Communication Svc
⊖ Alphabet Inc Class C	-	1.81	26.78	28.21	Communication Svc
✲ Cash And Other Assets Less Liablities	-	1.73	28.51	-	-

Total Holdings 3872

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category
Global Large-Stock Blend

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

Sung Lee since 02-2006
Alfonso Barroso since 02-2007
Michael Cohen since 11-2014
Reed Lowenstein since 02-2019
Lara Pellini since 02-2019
Jin Lee since 02-2019
Leo Hee since 10-2019
Renaud Samyn since 02-2020
Diana Wagner since 02-2022
Nicholas Grace since 02-2022
Michael Beckwith since 02-2025

Quantitative Screens

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

Management: The fund's management has been in place for 19.67 years.

Style: The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.41 is 55.91% lower than the Global Large-Stock Blend category average.

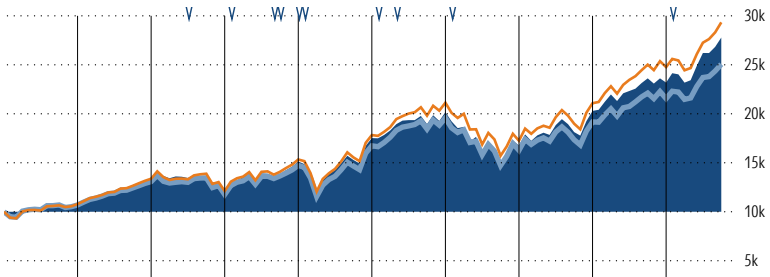
Morningstar Investment Management LLC Analysis

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	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	05-18-2022

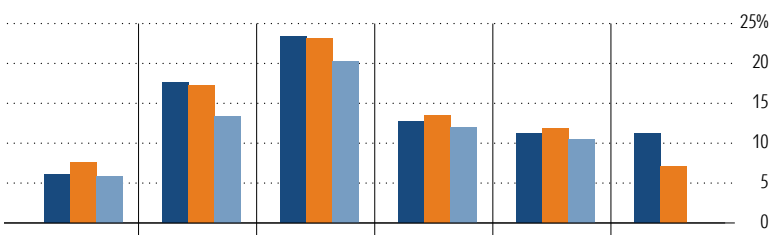
Growth of $10,000



Performance Quartile (Within Category)

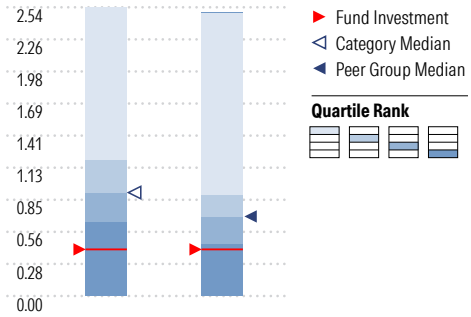
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
6.85	25.08	-9.97	25.74	15.78	15.15	-17.01	21.22	14.26	19.83	Total Return %
-1.01	1.11	-0.56	-0.86	-0.47	-3.39	1.35	-0.98	-3.23	1.39	+/- Benchmark
-0.08	2.80	0.09	0.48	2.82	-2.57	-0.34	3.10	0.88	3.36	+/- Category
45	21	56	52	34	78	44	33	50	17	Tot Ret % Rank in Cat
274	294	331	350	373	371	371	366	349	338	# of Funds in Cat
35	35	49	23	36	32	32	27	27	-	Turnover %
-	-	0.44	0.43	0.42	0.41	0.42	0.41	0.41	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
6.02	17.65	23.42	12.70	11.20	11.23	Fund Return %
7.62	17.27	23.12	13.54	11.91	7.05	Benchmark Return %
5.83	13.41	20.29	11.93	10.50	-	Category Average %
53	17	22	45	39	-	% Rank in Category
350	325	310	298	206	-	# of Funds in Category

Net Expense



14	22	Percentile
48/355	64/294	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.36	-	-2.26
Beta	1.00	-	1.00
R-Squared	96.36	-	89.23
Standard Deviation	12.71	12.53	13.29
Sharpe Ratio	1.34	1.34	1.11
Tracking Error	2.42	-	4.23
Information Ratio	0.12	-	-0.57
Up Capture Ratio	98.45	-	94.14
Down Capture Ratio	93.14	-	105.17

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.28	22.83	22.85
Price/Book Ratio	3.62	3.36	3.48
Geom Avg Mkt Cap $B	199.69	211.82	197.71
ROE	27.30	28.85	27.07

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MORNINGSTAR

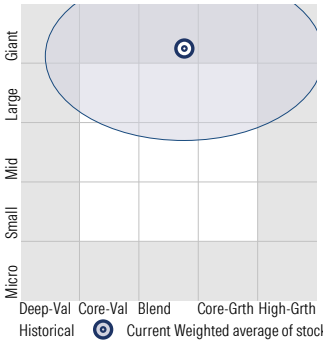
American Funds Capital World Gr&Inc R6 RWIGX

Morningstar Category Global Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

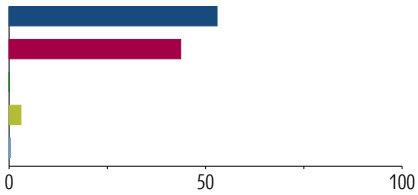
Style Breakdown

Equity

	Value	Blend	Growth
Large	27	31	30
Mid	3	4	4
Small	0	0	1

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

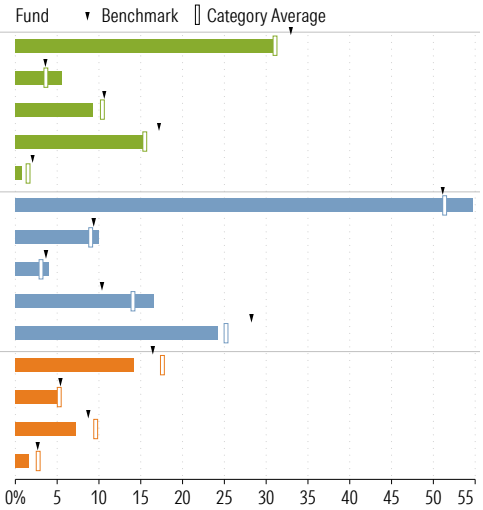
Asset Allocation as of 09-30-2025



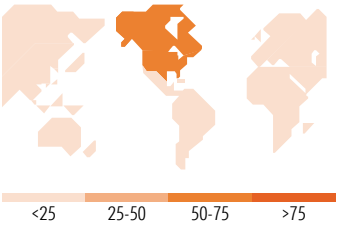
Asset Class	Net %	Cat%
US Stocks	52.91	62.90
Non-US Stocks	43.66	34.23
Bonds	0.07	0.24
Cash	3.01	1.33
Other	0.36	1.32
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**31.16**	**32.78**	**31.06**
Basic Materials	5.53	3.42	3.65
Consumer Cyclical	9.28	10.46	10.41
Financial Services	15.60	17.01	15.48
Real Estate	0.75	1.89	1.52
Sensitive	**54.67**	**50.95**	**51.35**
Communication Services	9.95	9.20	9.01
Energy	3.96	3.49	3.07
Industrials	16.57	10.19	14.07
Technology	24.19	28.07	25.20
Defensive	**14.17**	**16.27**	**17.59**
Consumer Defensive	5.28	5.22	5.25
Healthcare	7.26	8.55	9.61
Utilities	1.63	2.50	2.73



World Regions % Equity 09-30-2025



	Fund %	Cat %
Greater Asia	14.01	12.13
Japan	4.42	4.21
Australasia	0.09	0.55
Asia-4 Tigers	6.45	3.97
Asia-ex 4 Tigers	3.05	3.40
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	60.55	68.27
North America	58.71	67.56
Central/Latin	1.84	0.71

	Fund %	Cat %
Greater Europe	25.42	19.59
United Kingdom	7.53	4.48
W euro-ex UK	17.44	14.83
Emrgng Europe	0.00	0.07
Africa	0.45	0.21

Market Maturity	Fund %
Developed Markets	94.98
Emerging Markets	5.02
Not Available	0.00

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Broadcom Inc	4.54	4.54	43.06	Technology
Taiwan Semiconductor Manufacturing Co Ltd	4.43	8.97	–	Technology
⊕ Microsoft Corp	3.73	12.70	23.47	Technology
⊖ Capital Group Central Cash Fund	3.04	15.74	–	–
⊕ NVIDIA Corp	2.60	18.34	38.96	Technology
⊖ Philip Morris International Inc	2.09	20.43	37.02	Consumer Defensive
⊖ Meta Platforms Inc Class A	1.62	22.05	25.69	Communication Svc
⊕ Amazon.com Inc	1.56	23.61	0.08	Consumer Cyclical
⊕ Apple Inc	1.45	25.05	1.99	Technology
⊕ Alphabet Inc Class A	1.44	26.50	28.75	Communication Svc

Total Holdings 347

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

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
Bobby Chada since 09-2024
Barbara Burtin since 09-2024

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 17.01 years.

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

Net Expense: The fund's expense ratio of 0.53 is 32.91% lower than the Foreign Large Blend category average.

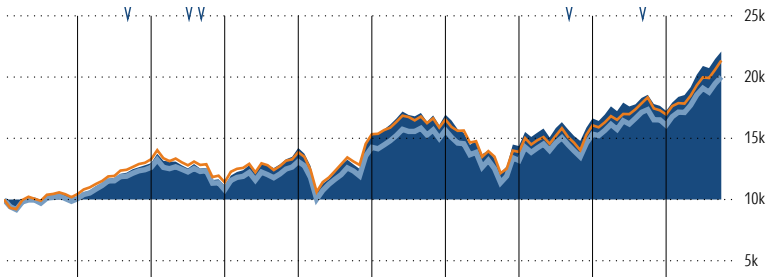
Morningstar Investment Management LLC Analysis

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	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

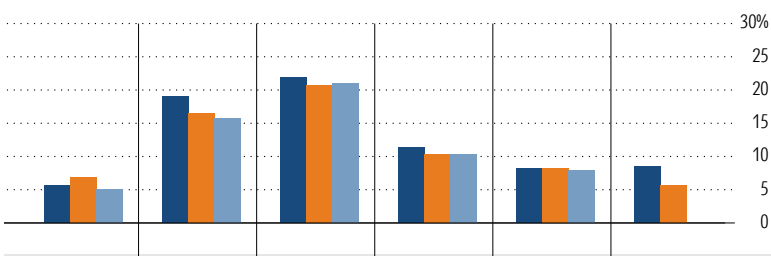
Growth of $10,000



2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
2.54	26.50	-14.10	27.54	8.20	10.12	-15.16	15.72	3.68	28.12	Total Return %
-1.96	-0.69	0.10	6.03	-2.45	2.30	0.84	0.10	-1.85	2.10	+/- Benchmark
1.75	1.38	0.49	5.95	-1.10	0.40	0.68	-0.53	-1.17	3.16	+/- Category
28	33	43	5	55	54	44	63	64	22	Tot Ret % Rank in Cat
814	823	828	860	872	854	840	830	786	766	# of Funds in Cat
37	37	27	35	35	23	34	31	31	40	Turnover %
-	-	0.57	0.57	0.54	0.54	0.53	0.54	0.54	0.53	Expense Ratio

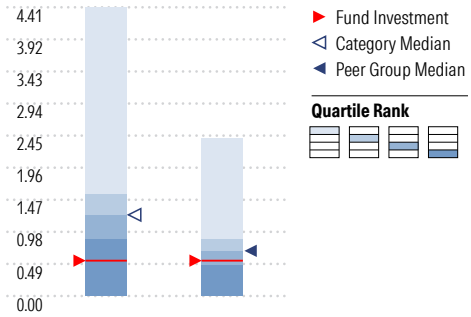
Performance Quartile (Within Category)

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
5.64	19.06	21.91	11.41	8.26	8.46	Fund Return %
6.89	16.45	20.67	10.26	8.23	5.58	Benchmark Return %
5.00	15.77	20.96	10.32	7.97	-	Category Average %
41	21	36	25	40	-	% Rank in Category
776	757	703	660	491	-	# of Funds in Category

Net Expense



31	31	Percentile
242/775	189/612	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.11	-	0.01
Beta	1.00	-	1.02
R-Squared	94.50	-	90.69
Standard Deviation	13.56	13.21	14.14
Sharpe Ratio	1.17	1.12	1.08
Tracking Error	3.18	-	4.25
Information Ratio	0.39	-	0.11
Up Capture Ratio	102.71	-	104.10
Down Capture Ratio	97.74	-	108.66

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.90	16.87	17.69
Price/Book Ratio	2.05	2.07	2.11
Geom Avg Mkt Cap $B	63.72	62.76	67.92
ROE	19.16	18.05	18.02

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MORNINGSTAR

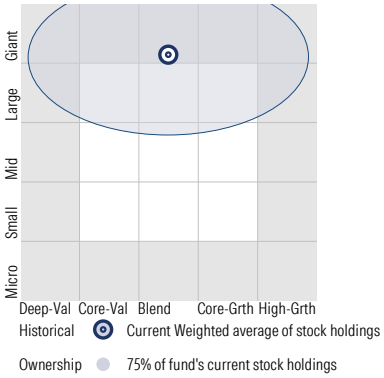
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

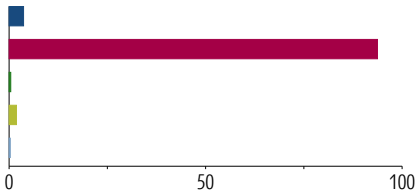


Style Breakdown
Equity

29	33	27	Large
3	3	4	Mid
1	0	0	Small
Value	Blend	Growth	

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

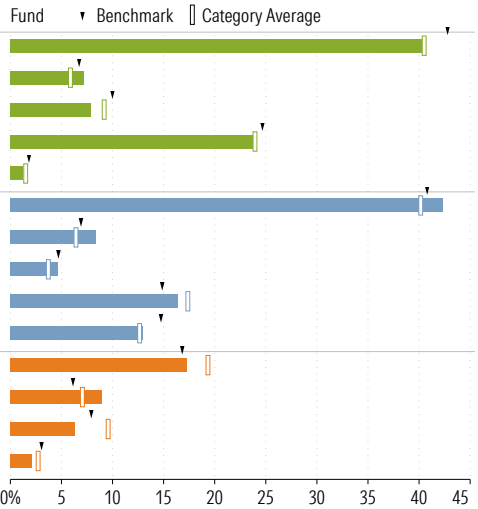
Asset Allocation as of 09-30-2025



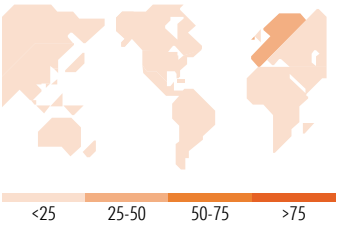
Asset Class	Net %	Cat%
US Stocks	3.68	4.05
Non-US Stocks	93.73	93.70
Bonds	0.42	0.71
Cash	1.87	0.20
Other	0.29	1.34
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**40.33**	**42.65**	**40.50**
Basic Materials	7.16	6.59	5.88
Consumer Cyclical	7.89	9.85	9.18
Financial Services	24.07	24.53	23.94
Real Estate	1.21	1.68	1.50
Sensitive	**42.35**	**40.65**	**40.16**
Communication Services	8.32	6.77	6.42
Energy	4.69	4.56	3.72
Industrials	16.42	14.72	17.37
Technology	12.92	14.60	12.65
Defensive	**17.29**	**16.68**	**19.34**
Consumer Defensive	8.95	5.99	7.05
Healthcare	6.28	7.78	9.57
Utilities	2.06	2.91	2.72



World Regions % Equity 09-30-2025



	Fund %	Cat %
Greater Asia	29.30	35.80
Japan	6.87	17.78
Australasia	1.00	4.20
Asia-4 Tigers	13.09	7.74
Asia-ex 4 Tigers	8.34	6.08
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	11.69	10.09
North America	8.76	8.74
Central/Latin	2.93	1.35

	Fund %	Cat %
Greater Europe	59.02	54.10
United Kingdom	13.69	13.21
W euro-ex UK	42.44	39.48
Emrgng Europe	0.00	0.15
Africa	2.89	1.26

Market Maturity	Fund %
Developed Markets	87.70
Emerging Markets	12.30
Not Available	0.00

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	4.18	4.18	-	Technology
⊖ Capital Group Central Cash M	2.19	6.37	-	-
⊖ BAE Systems PLC	2.11	8.48	-	Industrials
ASML Holding NV	1.83	10.31	-	Technology
⊕ Airbus SE	1.70	12.01	-	Industrials
⊖ British American Tobacco PLC	1.66	13.67	-	Consumer Defensive
⊕ UniCredit SpA	1.55	15.21	-	Financial Services
⊖ Sanofi SA	1.51	16.73	-	Healthcare
⊖ TotalEnergies SE	1.44	18.17	-	Energy
AstraZeneca PLC	1.41	19.58	-	Healthcare

Total Holdings 293

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
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 26.31 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 47.22% lower than the Diversified Emerging Mkts category average.

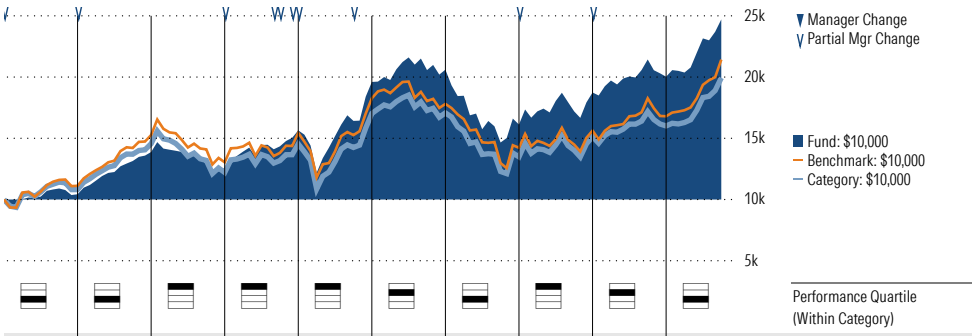
Morningstar Investment Management LLC Analysis

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

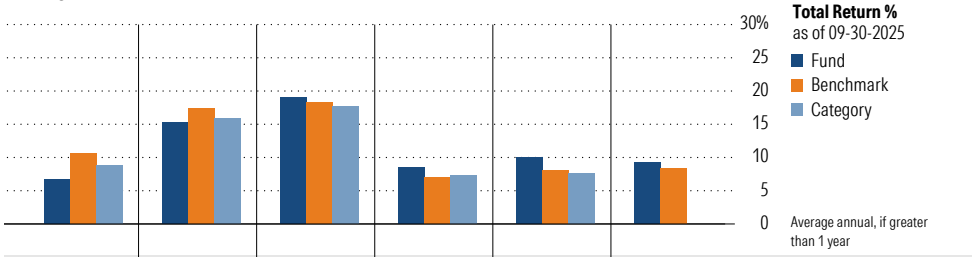
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of $10,000



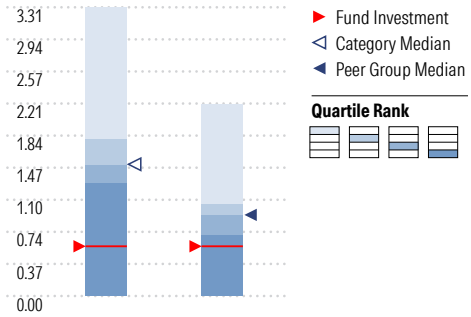
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
4.31	33.06	-11.97	28.03	25.30	5.13	-21.75	16.22	6.88	23.36	Total Return %
-6.88	-4.22	2.61	9.59	6.99	7.67	-1.66	6.39	-0.62	-4.17	+/- Benchmark
-4.16	-1.11	4.10	8.78	7.40	4.75	-0.89	3.90	0.84	-1.25	+/- Category
74	59	14	9	21	27	58	24	44	62	Tot Ret % Rank in Cat
852	848	869	871	830	821	831	831	797	764	# of Funds in Cat
30	37	–	37	40	–	39	32	37	–	Turnover %
–	–	0.62	0.61	0.59	0.57	0.57	0.58	0.57	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
6.70	15.26	19.02	8.52	9.93	9.26	Fund Return %
10.64	17.32	18.21	7.02	7.99	8.37	Benchmark Return %
8.79	15.93	17.75	7.26	7.59	–	Category Average %
75	60	33	34	8	–	% Rank in Category
775	758	703	620	461	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group	
	14	17	Percentile
	111/779	106/629	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	5.24	–	1.14
Beta	0.73	–	0.91
R-Squared	79.67	–	86.04
Standard Deviation	12.80	15.75	15.43
Sharpe Ratio	1.05	0.83	0.82
Tracking Error	7.21	–	5.72
Information Ratio	0.11	–	-0.07
Up Capture Ratio	84.83	–	92.73
Down Capture Ratio	61.75	–	87.42

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	16.62	14.23	13.69
Price/Book Ratio	3.14	2.02	2.08
Geom Avg Mkt Cap $B	95.48	65.29	69.39
ROE	26.38	19.48	21.18

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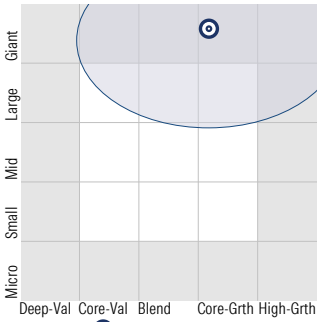
MORNINGSTAR

American Funds New World R6 RNWGX

Morningstar Category	Morningstar Index
Diversified Emerging Mkts	MSCI EM NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

Style Breakdown

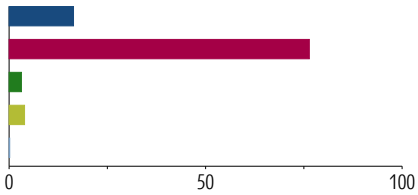
Equity

	Value	Blend	Growth
Large	14	33	44
Mid	3	3	3
Small	1	0	0

Weight %

>50 25-50 10-25 0-10

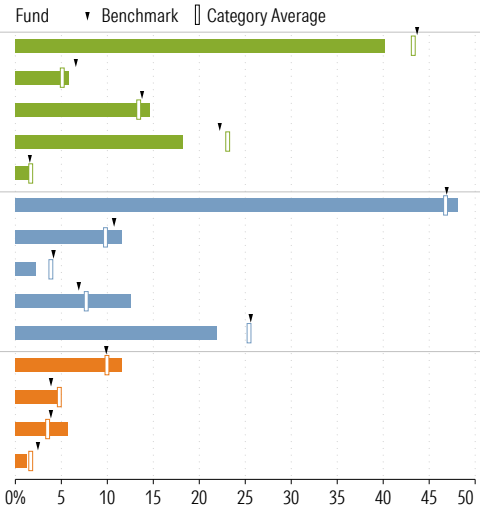
Asset Allocation as of 09-30-2025



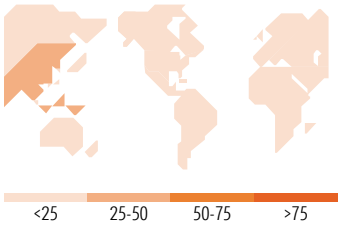
Asset Class	Net %	Cat%
US Stocks	16.39	2.47
Non-US Stocks	76.39	95.68
Bonds	3.13	0.03
Cash	3.93	1.64
Other	0.16	0.18
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**40.23**	**43.53**	**43.27**
Basic Materials	5.81	6.42	5.10
Consumer Cyclical	14.59	13.62	13.41
Financial Services	18.25	22.07	23.09
Real Estate	1.58	1.42	1.67
Sensitive	**48.15**	**46.75**	**46.78**
Communication Services	11.54	10.58	9.80
Energy	2.23	3.99	3.86
Industrials	12.52	6.74	7.71
Technology	21.86	25.44	25.41
Defensive	**11.62**	**9.73**	**9.96**
Consumer Defensive	4.72	3.72	4.78
Healthcare	5.70	3.71	3.51
Utilities	1.20	2.30	1.67



World Regions % Equity 09-30-2025



	Fund %	Cat %
Greater Asia	48.07	74.80
Japan	2.74	0.04
Australasia	0.00	0.03
Asia-4 Tigers	16.72	29.81
Asia-ex 4 Tigers	28.61	44.92
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	30.42	13.77
North America	19.84	2.27
Central/Latin	10.58	11.50

	Fund %	Cat %
Greater Europe	21.52	11.42
United Kingdom	3.42	0.50
W euro-ex UK	12.78	1.86
Emrgng Europe	0.59	2.32
Africa	4.73	6.74

Market Maturity	Fund %
Developed Markets	57.17
Emerging Markets	42.83
Not Available	0.00

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	7.20	7.20	–	Technology
⊕ Capital Group Central Cash Fund	3.75	10.95	–	–
⊕ Tencent Holdings Ltd	2.92	13.87	–	Communication Svc
⊖ Microsoft Corp	2.07	15.94	23.47	Technology
⊖ MercadoLibre Inc	1.97	17.92	37.43	Consumer Cyclical
⊖ SK Hynix Inc	1.64	19.56	–	Technology
⊖ Broadcom Inc	1.61	21.16	43.06	Technology
⊖ Airbus SE	1.46	22.63	–	Industrials
⊕ NVIDIA Corp	1.44	24.07	38.96	Technology
⊖ Meta Platforms Inc Class A	1.29	25.36	25.69	Communication Svc

Total Holdings 593

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Baird Aggregate Bond Inst BAGIX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 25.02 years.

Style Consistency is not calculated for Fixed Income funds.

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

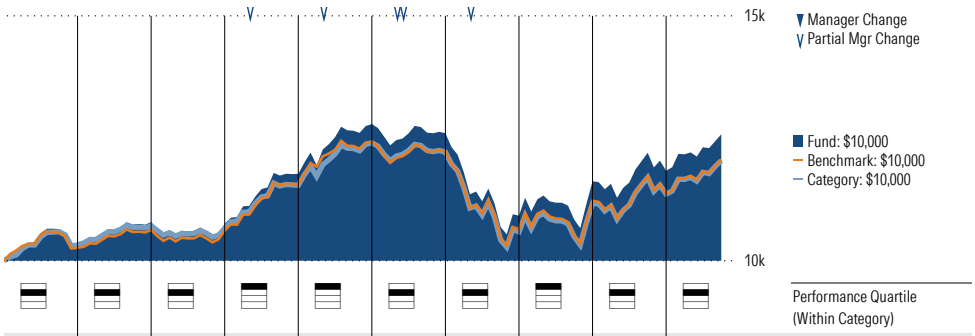
Morningstar Investment Management LLC Analysis

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

ESG Metrics

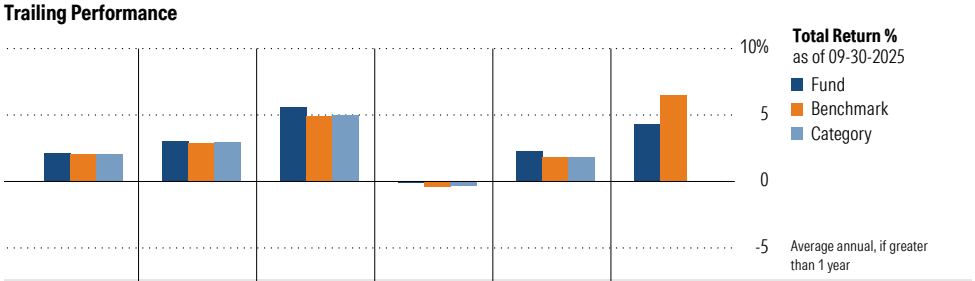
Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
ESG Commitment	1-Low	02-15-2022

Growth of $10,000



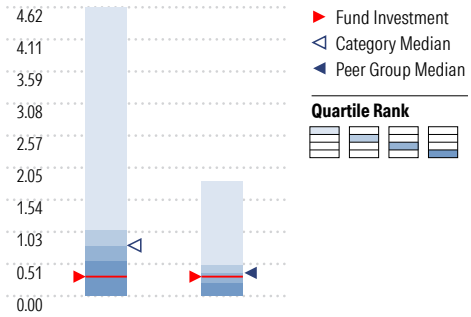
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
3.52	4.20	-0.30	9.48	8.63	-1.46	-13.35	6.43	1.85	6.29	Total Return %
0.87	0.66	-0.31	0.76	1.12	0.08	-0.34	0.90	0.60	0.16	+/- Benchmark
0.29	0.49	0.20	1.42	1.11	0.02	-0.03	0.84	0.17	0.28	+/- Category
37	31	41	15	22	40	49	20	34	32	Tot Ret % Rank in Cat
485	493	485	496	497	508	526	546	549	542	# of Funds in Cat
36	28	24	31	35	39	43	38	34	-	Turnover %
-	-	0.30	0.30	0.30	0.30	0.30	0.30	0.30	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
2.14	3.08	5.58	-0.12	2.26	4.36	Fund Return %
2.03	2.88	4.93	-0.45	1.84	6.53	Benchmark Return %
2.03	3.00	4.98	-0.31	1.82	-	Category Average %
27	38	18	29	17	-	% Rank in Category
551	534	485	432	309	-	# of Funds in Category

Net Expense



31	39	Percentile
169/546	191/491	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.56	-	0.07
Beta	1.01	-	0.99
R-Squared	99.66	-	98.24
Standard Deviation	6.54	6.44	6.42
Sharpe Ratio	0.11	0.02	0.02
Tracking Error	0.39	-	0.79
Information Ratio	1.67	-	-0.08
Up Capture Ratio	102.81	-	98.59
Down Capture Ratio	95.58	-	97.60

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.04	4.43	5.54
Avg Eff Maturity	7.98	-	8.01

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MORNINGSTAR

Baird Aggregate Bond Inst BAGIX

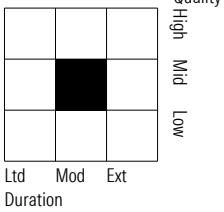
Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

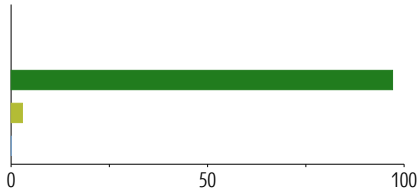
Style Analysis as of 09-30-2025

Style Breakdown

Fixed Income



Asset Allocation as of 09-30-2025

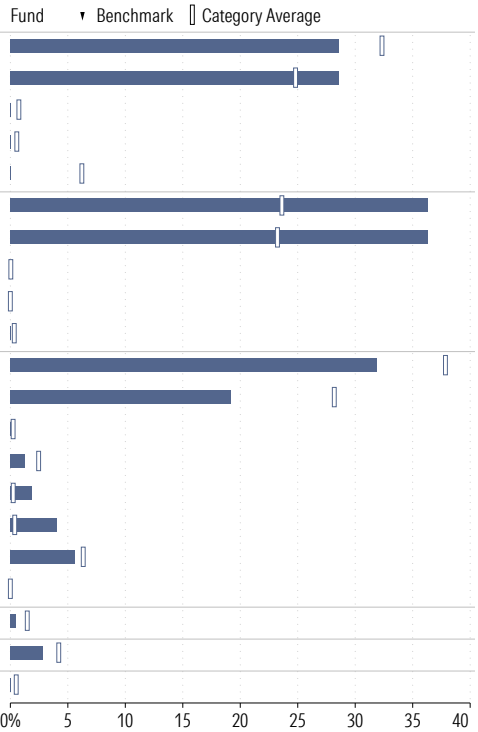


Asset Class	Net %	Cat%
US Stocks	0.00	0.14
Non-US Stocks	0.00	0.06
Bonds	97.06	94.97
Cash	2.88	2.95
Other	0.06	1.89
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	62.50	3.53	17.14
AA	3.10	74.59	47.02
A	13.70	10.82	21.22
BBB	20.40	8.32	12.53
BB	0.30	0.28	0.69
B	0.00	0.00	0.32
Below B	0.00	0.00	0.09
Not Rated	0.00	2.46	1.00

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Government	**28.56**	**-**	**32.33**
Treasury	28.56	-	24.81
Inflation - Protected	0.00	-	0.74
Agency/Quasi Agency	0.00	-	0.56
Other Government Related	0.00	-	6.22
Corporate	**36.28**	**-**	**23.62**
Corporate Bond	36.28	-	23.24
Bank Loan	0.00	-	0.04
Convertible	0.00	-	0.00
Preferred	0.00	-	0.34
Securitized	**31.86**	**-**	**37.85**
Agency MBS Pass-Through	19.15	-	28.18
Agency MBS ARM	0.00	-	0.24
Agency MBS CMO	1.23	-	2.46
Non-Agency Residential MBS	1.86	-	0.25
Commercial MBS	4.02	-	0.38
Asset-Backed	5.60	-	6.34
Covered Bond	0.00	-	0.00
Municipal	**0.45**	**-**	**1.47**
Cash & Equivalents	**2.83**	**-**	**4.21**
Other	**0.00**	**-**	**0.51**



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ First American Government Obligs U	02-2030	2.81	2.81	-
⊖ United States Treasury Notes 4.25%	01-2028	2.05	4.86	-
United States Treasury Bonds 3.88%	05-2043	1.56	6.42	-
United States Treasury Bonds 2.88%	05-2043	1.48	7.90	-
United States Treasury Bonds 2.38%	02-2042	1.44	9.34	-
⊖ United States Treasury Notes 1.88%	02-2032	1.28	10.62	-
United States Treasury Bonds 3.38%	08-2042	1.27	11.90	-
⊖ United States Treasury Notes 3.75%	04-2028	1.22	13.12	-
United States Treasury Bonds 2.88%	05-2052	1.22	14.34	-
United States Treasury Notes 3.88%	11-2027	1.21	15.55	-

Total Holdings 1972

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.6 years.
- Style: The fund has landed in its primary style box — Small Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.31 is 71.3% lower than the Small Value category average.

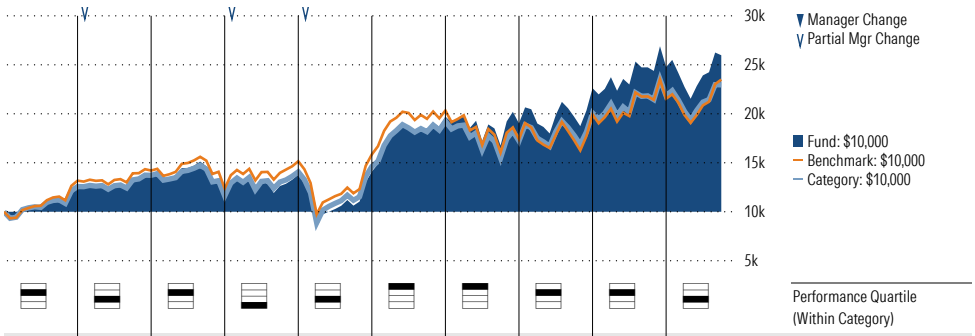
Morningstar Investment Management LLC Analysis

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

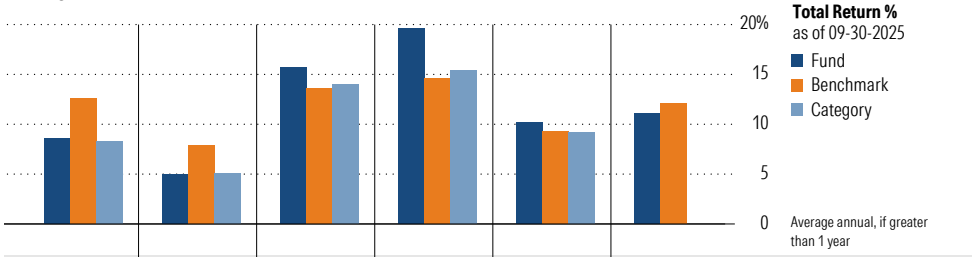
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

Growth of $10,000



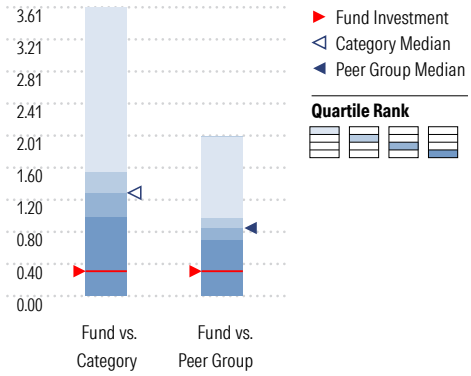
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
28.26	7.21	-15.13	18.12	2.23	39.84	-3.52	18.91	9.57	4.85	Total Return %
-3.48	-0.63	-2.27	-4.27	-2.40	11.57	10.96	4.26	1.52	-4.19	+/- Benchmark
2.27	-1.33	0.33	-3.31	-1.79	8.27	6.64	2.05	0.69	-0.12	+/- Category
33	67	48	82	58	12	10	34	44	52	Tot Ret % Rank in Cat
533	537	553	552	527	525	533	531	507	493	# of Funds in Cat
19	24	27	19	18	22	23	25	12	-	Turnover %
-	-	0.52	0.53	0.52	0.42	0.33	0.31	0.31	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
8.60	4.99	15.73	19.58	10.22	11.12	Fund Return %
12.60	7.88	13.56	14.59	9.23	12.06	Benchmark Return %
8.27	5.11	13.96	15.36	9.14	-	Category Average %
44	51	28	11	23	-	% Rank in Category
495	489	469	441	364	-	# of Funds in Category

Net Expense



7	7	Percentile
36/500	27/391	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.23	-	1.21
Beta	0.98	-	0.91
R-Squared	96.02	-	93.09
Standard Deviation	21.69	21.74	20.56
Sharpe Ratio	0.55	0.47	0.49
Tracking Error	4.35	-	5.65
Information Ratio	0.50	-	0.01
Up Capture Ratio	101.31	-	93.62
Down Capture Ratio	94.65	-	90.38

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.10	14.44	15.18
Price/Book Ratio	1.16	1.29	1.58
Geom Avg Mkt Cap $B	3.74	2.28	5.89
ROE	6.42	2.99	13.36

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MORNINGSTAR

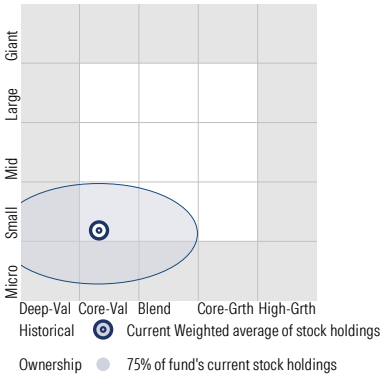
DFA US Small Cap Value I DFSVX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

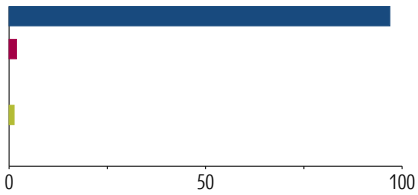


Style Breakdown
Equity

	Value	Blend	Growth
Large	0	1	0
Mid	1	0	0
Small	62	30	6

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

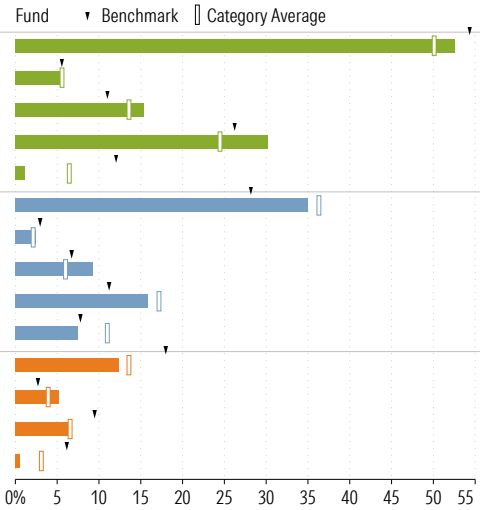
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	96.88	95.05
Non-US Stocks	1.86	3.70
Bonds	0.00	0.07
Cash	1.26	1.16
Other	0.00	0.04
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**52.54**	**54.17**	**50.10**
Basic Materials	5.83	5.39	5.58
Consumer Cyclical	15.41	10.84	13.59
Financial Services	30.20	26.06	24.48
Real Estate	1.10	11.88	6.45
Sensitive	**35.04**	**28.00**	**36.31**
Communication Services	2.42	2.79	2.13
Energy	9.31	6.56	6.00
Industrials	15.84	11.04	17.18
Technology	7.47	7.61	11.00
Defensive	**12.41**	**17.82**	**13.59**
Consumer Defensive	5.26	2.53	3.93
Healthcare	6.57	9.31	6.55
Utilities	0.58	5.98	3.11



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	1.21	1.21	–	–
⊕ Future on E-mini S&P 500 Futures	1.07	2.28	–	–
Invesco Ltd	0.75	3.03	34.81	Financial Services
BorgWarner Inc	0.73	3.76	39.51	Consumer Cyclical
⊕ HF Sinclair Corp	0.73	4.49	53.61	Energy
⊕ Elanco Animal Health Inc	0.71	5.20	66.31	Healthcare
⊕ Webster Financial Corp	0.67	5.87	9.82	Financial Services
Lithia Motors Inc Class A	0.64	6.51	-11.14	Consumer Cyclical
MGIC Investment Corp	0.62	7.13	21.38	Financial Services
Mohawk Industries Inc	0.62	7.75	8.22	Consumer Cyclical
Old National Bancorp	0.60	8.35	3.06	Financial Services
Alaska Air Group Inc	0.59	8.94	-23.12	Industrials
⊖ WESCO International Inc	0.58	9.52	17.63	Industrials
Graham Holdings Co Ordinary Shares - Class B	0.58	10.10	35.64	Consumer Defensive
Zions Bancorp NA	0.58	10.68	6.71	Financial Services

Total Holdings 1028

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

Stephen Concannon since 11-2014
Jeffrey Mueller since 06-2019
Justin Bourgette since 03-2025
Bo Hunt since 03-2025

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 10.92 years.

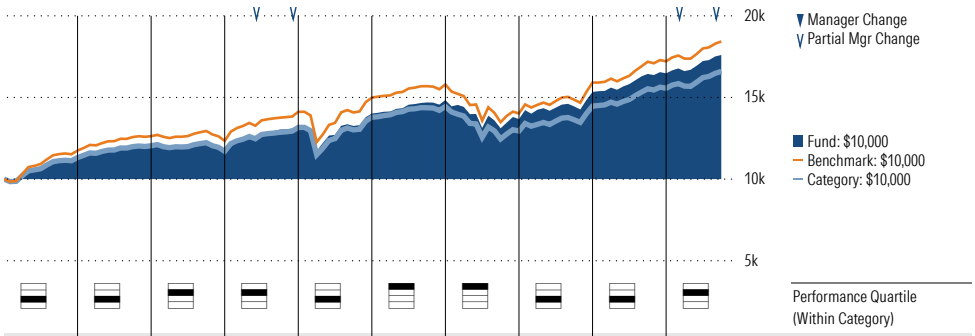
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.64 is 25.58% lower than the High Yield Bond category average.

Morningstar Investment Management LLC Analysis

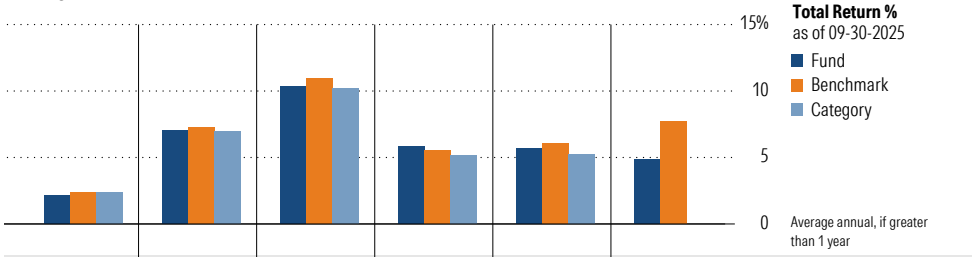
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of $10,000



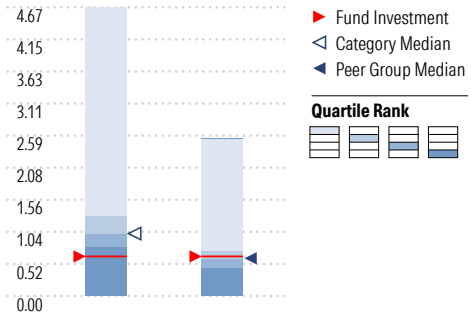
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
13.03	6.35	-2.47	13.65	5.18	5.89	-7.84	12.15	7.44	6.81	Total Return %
-4.46	-1.13	-0.21	-0.76	-0.99	0.53	3.38	-1.31	-0.76	-0.25	+/- Benchmark
-0.27	-0.12	0.12	1.03	0.27	1.12	2.25	0.07	-0.19	0.15	+/- Category
56	57	43	46	52	20	20	55	56	44	Tot Ret % Rank in Cat
722	716	720	727	700	688	688	679	643	633	# of Funds in Cat
34	41	39	38	32	63	28	–	45	–	Turnover %
–	–	0.66	0.68	0.66	0.66	0.66	0.66	0.64	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
2.14	7.06	10.31	5.84	5.70	4.82	Fund Return %
2.40	7.23	10.97	5.53	6.07	7.74	Benchmark Return %
2.35	6.93	10.21	5.18	5.24	–	Category Average %
65	45	50	25	24	–	% Rank in Category
641	630	599	560	447	–	# of Funds in Category

Net Expense



34	55	Percentile
220/653	259/472	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.02	–	0.24
Beta	0.94	–	0.90
R-Squared	96.05	–	91.30
Standard Deviation	4.84	5.03	4.75
Sharpe Ratio	1.04	1.13	1.04
Tracking Error	1.00	–	1.44
Information Ratio	-0.66	–	-0.69
Up Capture Ratio	95.83	–	91.80
Down Capture Ratio	101.61	–	89.53

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	2.81	–	2.86
Avg Eff Maturity	4.03	–	4.80

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MORNINGSTAR

Eaton Vance Income Fund of Boston R6 EIBRX

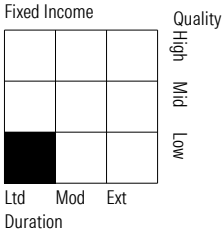
Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

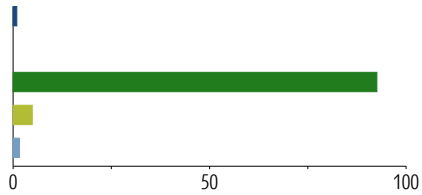
Style Analysis as of 09-30-2025

Style Breakdown

Fixed Income



Asset Allocation as of 09-30-2025

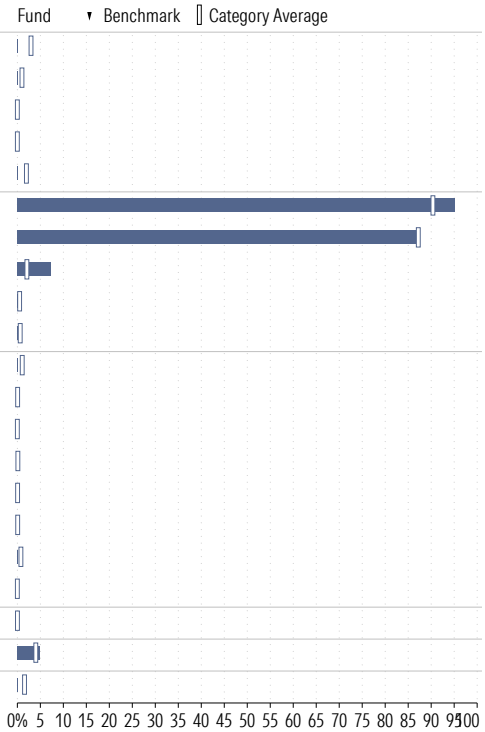


Asset Class	Net %	Cat%
US Stocks	0.94	0.40
Non-US Stocks	0.00	0.05
Bonds	92.56	95.79
Cash	4.87	2.08
Other	1.64	1.66
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	0.00	-	1.17
AA	0.00	-	0.56
A	0.00	-	0.08
BBB	2.29	-	4.54
BB	44.33	-	41.56
B	40.46	-	30.45
Below B	10.28	-	16.10
Not Rated	2.64	-	5.55

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Government	**0.00**	**-**	**2.97**
Treasury	0.00	-	1.00
Inflation - Protected	0.00	-	0.00
Agency/Quasi Agency	0.00	-	0.00
Other Government Related	0.00	-	1.97
Corporate	**95.07**	**-**	**90.38**
Corporate Bond	86.75	-	87.20
Bank Loan	7.26	-	2.07
Convertible	0.13	-	0.49
Preferred	0.93	-	0.62
Securitized	**0.00**	**-**	**1.06**
Agency MBS Pass-Through	0.00	-	0.06
Agency MBS ARM	0.00	-	0.00
Agency MBS CMO	0.00	-	0.11
Non-Agency Residential MBS	0.00	-	0.05
Commercial MBS	0.00	-	0.07
Asset-Backed	0.00	-	0.77
Covered Bond	0.00	-	0.00
Municipal	**0.00**	**-**	**0.02**
Cash & Equivalents	**4.93**	**-**	**4.01**
Other	**0.00**	**-**	**1.56**



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Morgan Stanley Inst Lqudty Gov Sec Ins	12-2030	4.42	4.42	-
Beach Acquisition Bidco LLC 10%	07-2033	1.26	5.68	-
⊕ iShares Broad USD High Yield Corp Bd ETF	-	1.01	6.68	-
Medline Borrower LP 5.25%	10-2029	0.81	7.49	-
CCO Holdings, LLC/ CCO Holdings Capital Corp. 4.5%	08-2030	0.73	8.22	-
Athenahealth Group Inc. 6.5%	02-2030	0.72	8.94	-
Olympus Water US Holding Corp. 9.75%	11-2028	0.66	9.59	-
⊕ Celanese US Holdings Llc 7.2%	11-2033	0.58	10.18	-
⊕ Bausch Health	10-2030	0.58	10.76	-
Windsor Holdings III LLC 8.5%	06-2030	0.55	11.31	-

Total Holdings 438

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

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 7 of the 9 years it's been in existence.

Management: The fund's management has been in place for 28.24 years.

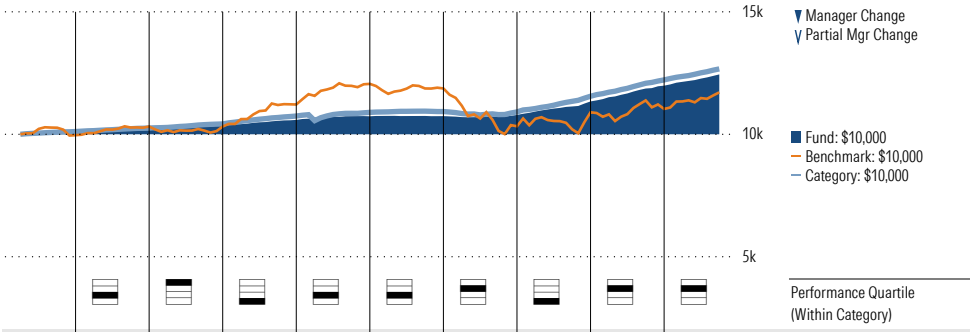
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.24 is 38.46% 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

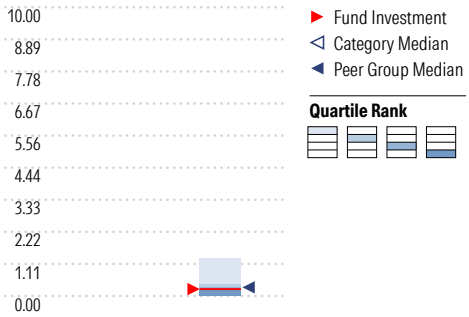


2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
–	1.08	1.90	2.16	1.39	0.06	0.45	5.13	5.68	3.83	Total Return %
–	-2.46	1.89	-6.56	-6.12	1.60	13.46	-0.40	4.43	-2.30	+/- Benchmark
–	-0.36	0.29	-0.92	0.05	-0.14	0.59	-0.83	-0.11	0.13	+/- Category
–	73	23	93	53	53	38	79	48	37	Tot Ret % Rank in Cat
–	187	201	217	225	230	225	234	253	258	# of Funds in Cat
8	19	18	31	26	30	34	76	10	22	Turnover %
–	–	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	Expense Ratio

Trailing Performance

3 Month	1 Year	3 year	5 year	10 year	Since Inception	
1.40	4.86	5.14	2.99	–	2.32	Fund Return %
2.03	2.88	4.93	-0.45	1.84	6.53	Benchmark Return %
1.29	4.88	5.50	3.13	2.46	–	Category Average %
19	47	67	63	–	–	% Rank in Category
266	254	212	186	–	–	# of Funds in Category

Net Expense



Fund vs. Category	Fund vs. Peer Group	
30	30	Percentile
80/266	59/198	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.66	–	5.06
Beta	0.07	–	0.06
R-Squared	57.79	–	33.96
Standard Deviation	0.61	6.44	0.70
Sharpe Ratio	0.19	0.02	0.51
Tracking Error	5.99	–	6.10
Information Ratio	0.04	–	0.09
Up Capture Ratio	30.02	–	29.25
Down Capture Ratio	-23.07	–	-29.31

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.81	4.43	0.95
Avg Eff Maturity	3.90	–	1.66

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MORNINGSTAR

Federated Hermes Govt Ultrashort R6 FGULX

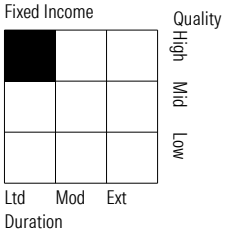
Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

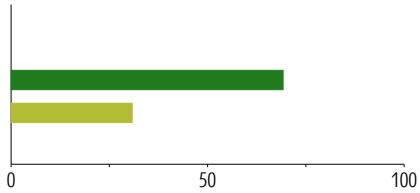
Style Analysis as of 09-30-2025

Style Breakdown

Fixed Income



Asset Allocation as of 09-30-2025

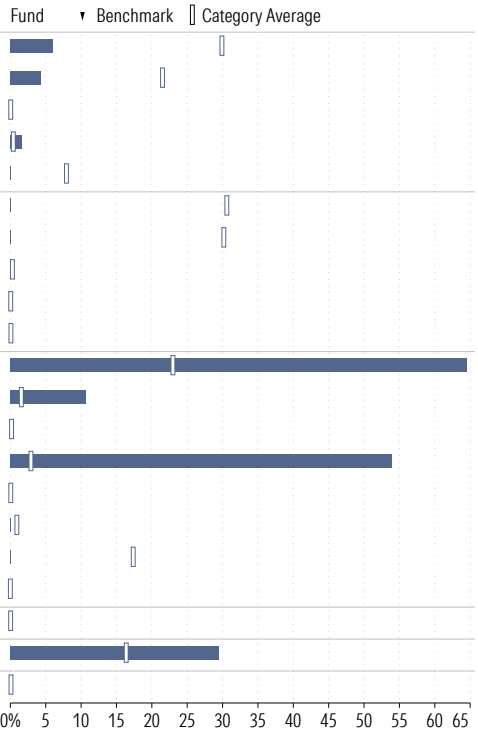


Asset Class	Net %	Cat%
US Stocks	0.00	6.88
Non-US Stocks	0.00	0.00
Bonds	69.21	63.84
Cash	30.79	29.26
Other	0.00	0.03
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	28.60
AA	0.00	74.59	23.21
A	0.00	10.82	18.99
BBB	0.00	8.32	22.91
BB	0.00	0.28	2.84
B	0.00	0.00	1.01
Below B	0.00	0.00	0.22
Not Rated	0.00	2.46	2.21

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Government	**6.02**	**-**	**29.91**
Treasury	4.38	-	21.51
Inflation - Protected	0.00	-	0.05
Agency/Quasi Agency	1.64	-	0.42
Other Government Related	0.00	-	7.93
Corporate	**0.00**	**-**	**30.60**
Corporate Bond	0.00	-	30.18
Bank Loan	0.00	-	0.29
Convertible	0.00	-	0.05
Preferred	0.00	-	0.08
Securitized	**64.55**	**-**	**22.98**
Agency MBS Pass-Through	10.62	-	1.55
Agency MBS ARM	0.04	-	0.17
Agency MBS CMO	53.89	-	2.91
Non-Agency Residential MBS	0.00	-	0.06
Commercial MBS	0.00	-	0.92
Asset-Backed	0.00	-	17.37
Covered Bond	0.00	-	0.00
Municipal	**0.00**	**-**	**0.04**
Cash & Equivalents	**29.43**	**-**	**16.38**
Other	**0.00**	**-**	**0.09**



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 4 Repo	07-2025	11.29	11.29	-
⊕ Bank Of Montreal 6 Repo	07-2025	11.29	22.58	-
⊕ Repo Bank America Repo	07-2025	6.40	28.98	-
⊖ Government National Mortgage Association 5.13185%	10-2054	2.48	31.46	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.97155%	04-2033	2.44	33.90	-
⊖ Government National Mortgage Association 5.15185%	03-2054	2.33	36.24	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.87155%	01-2035	2.17	38.41	-
⊖ Government National Mortgage Association 5.35185%	08-2053	2.04	40.45	-
FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.82155%	12-2032	1.96	42.41	-
⊖ FEDERAL HOME LN MTG CORP MULTICLASS MTG PARTN CTFS GTD 4.87155%	12-2032	1.95	44.37	-

Total Holdings 233

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Invesco Diversified Dividend R6 LCEFX

Morningstar Category
Large Value

Morningstar Index
Russell 1000 Value TR USD

Portfolio Manager(s)

Christopher McMeans since 02-2016
Caroline Le Feuvre since 06-2020
Peter Santoro since 03-2021
Craig Leopold since 03-2022

Quantitative Screens

Performance: The fund has finished in the 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 9.6 years.

Style: The fund has landed in its primary style box — Large Value — 88.24 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.47 is 44.71% lower than the Large Value category average.

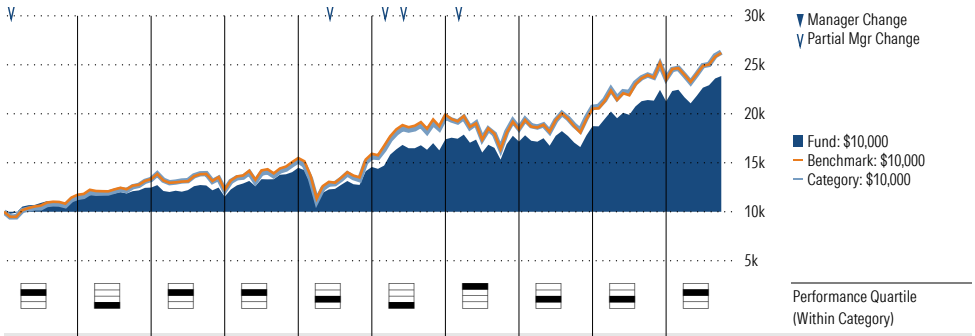
Morningstar Investment Management LLC Analysis

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

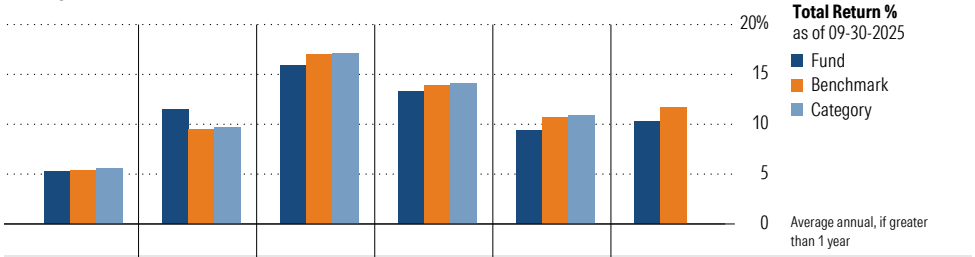
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

Growth of $10,000



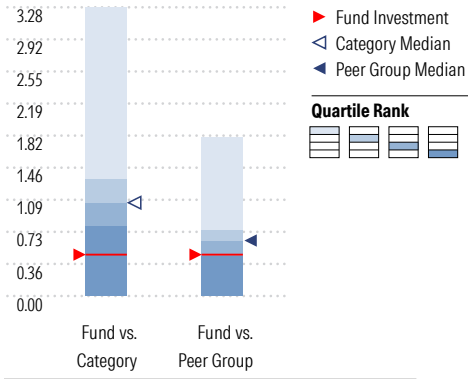
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
14.77	8.64	-7.45	25.58	0.55	19.38	-1.31	9.15	13.48	12.20	Total Return %
-2.57	-5.02	0.82	-0.96	-2.25	-5.78	6.23	-2.31	-0.89	0.55	+/- Benchmark
-0.04	-7.30	1.08	0.54	-2.36	-6.84	4.59	-2.48	-0.80	0.87	+/- Category
45	97	35	48	68	94	18	67	60	40	Tot Ret % Rank in Cat
1,389	1,369	1,382	1,332	1,300	1,265	1,269	1,276	1,209	1,170	# of Funds in Cat
11	8	10	5	8	–	39	–	47	–	Turnover %
–	–	0.40	0.41	0.43	0.43	0.46	0.47	0.48	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
5.26	11.45	15.89	13.24	9.37	10.31	Fund Return %
5.33	9.44	16.96	13.88	10.72	11.70	Benchmark Return %
5.52	9.66	17.10	14.13	10.90	–	Category Average %
53	33	66	67	86	–	% Rank in Category
1,189	1,156	1,103	1,044	859	–	# of Funds in Category

Net Expense



18	28	Percentile
217/1207	257/918	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.49	–	0.86
Beta	0.91	–	0.94
R-Squared	97.77	–	92.41
Standard Deviation	13.06	14.26	14.03
Sharpe Ratio	0.82	0.83	0.84
Tracking Error	2.37	–	3.94
Information Ratio	-0.45	–	-0.05
Up Capture Ratio	91.97	–	95.95
Down Capture Ratio	89.99	–	91.89

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.14	20.82	19.71
Price/Book Ratio	3.15	2.79	2.62
Geom Avg Mkt Cap $B	162.67	112.02	150.33
ROE	22.98	18.80	21.04

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MORNINGSTAR

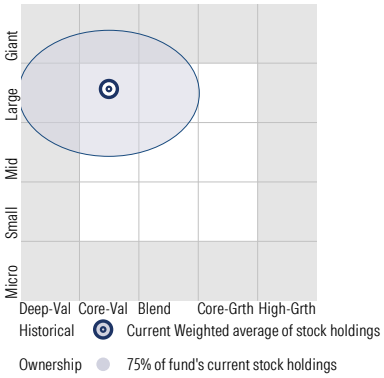
Invesco Diversified Dividend R6 LCEFX

Morningstar Category
Large Value

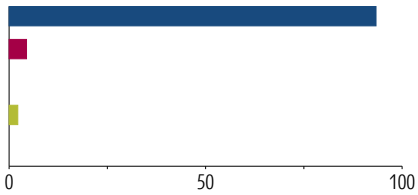
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	93.36	92.22
Non-US Stocks	4.43	5.47
Bonds	0.00	0.19
Cash	2.21	0.99
Other	0.00	1.12
Total	**100.00**	**100.00**

Style Breakdown

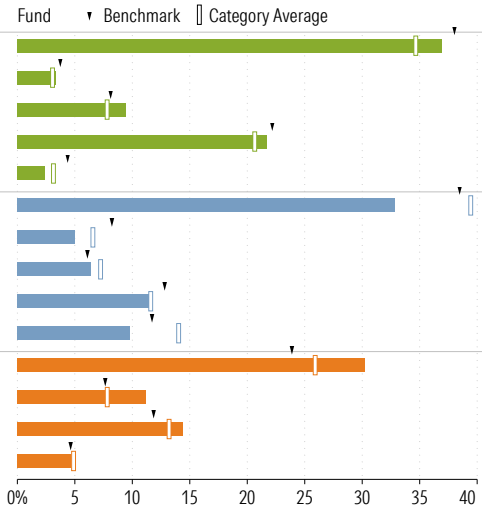
Equity

	Value	Blend	Growth
Large	46	25	4
Mid	8	16	1
Small	0	0	0

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

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**36.89**	**37.90**	**34.66**
Basic Materials	3.31	3.61	3.06
Consumer Cyclical	9.46	7.99	7.81
Financial Services	21.70	22.05	20.65
Real Estate	2.42	4.25	3.14
Sensitive	**32.86**	**38.35**	**39.44**
Communication Services	5.03	8.10	6.57
Energy	6.37	5.97	7.24
Industrials	11.63	12.69	11.60
Technology	9.83	11.59	14.03
Defensive	**30.23**	**23.76**	**25.91**
Consumer Defensive	11.18	7.52	7.82
Healthcare	14.39	11.73	13.20
Utilities	4.66	4.51	4.89



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
JPMorgan Chase & Co	3.74	3.74	33.28	Financial Services
⊕ Lowe's Companies Inc	2.83	6.57	3.25	Consumer Cyclical
Walmart Inc	2.55	9.13	14.85	Consumer Defensive
Chevron Corp	2.44	11.57	10.76	Energy
Microsoft Corp	2.44	14.00	23.47	Technology
Johnson & Johnson	2.42	16.43	30.87	Healthcare
⊖ Bank of America Corp	2.41	18.84	19.20	Financial Services
Wells Fargo & Co	2.17	21.01	21.11	Financial Services
Cisco Systems Inc	2.17	23.17	17.64	Technology
Alphabet Inc Class A	2.02	25.19	28.75	Communication Svc
McDonald's Corp	1.91	27.10	6.66	Consumer Cyclical
PNC Financial Services Group Inc	1.87	28.97	6.73	Financial Services
Philip Morris International Inc	1.84	30.82	37.02	Consumer Defensive
Charles Schwab Corp	1.78	32.60	30.09	Financial Services
American International Group Inc	1.78	34.38	9.67	Financial Services

Total Holdings 80

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MFS Growth R6 MFEKX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

Eric Fischman since 04-2002
Bradford Mak since 06-2021
Timothy Dittmer since 06-2025

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 23.51 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 0.49 is 46.15% lower than the Large Growth category average.

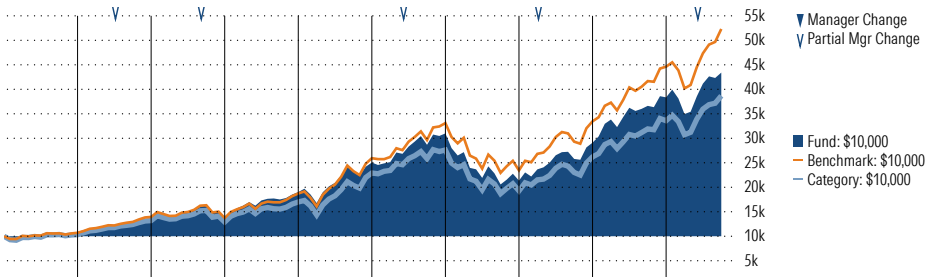
Morningstar Investment Management LLC Analysis

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	3	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

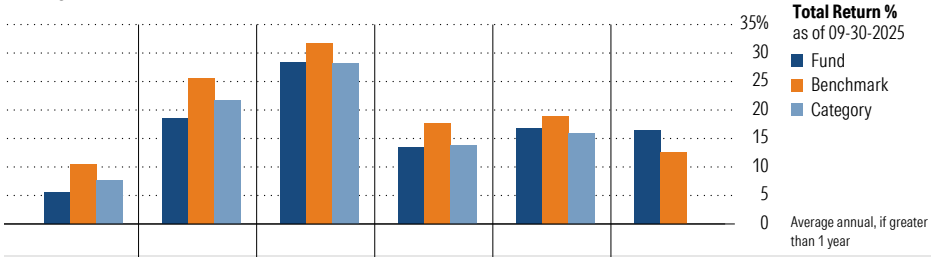
Growth of $10,000



Performance Quartile (Within Category)

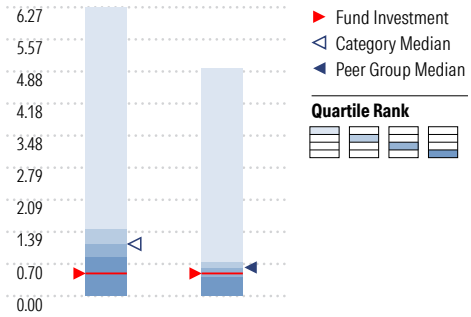
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
2.55	30.99	2.68	37.81	31.74	23.76	-31.08	36.25	31.79	13.20	Total Return %
-4.53	0.78	4.19	1.42	-6.75	-3.84	-1.94	-6.43	-1.57	-4.04	+/- Benchmark
-0.68	3.32	4.77	5.91	-4.12	3.31	-1.17	-0.49	2.83	-2.05	+/- Category
54	28	11	10	56	40	58	55	38	70	Tot Ret % Rank in Cat
1,255	1,195	1,235	1,187	1,173	1,185	1,189	1,181	1,112	1,129	# of Funds in Cat
24	21	18	11	27	14	16	25	33	–	Turnover %
–	–	0.57	0.56	0.53	0.48	0.50	0.50	0.48	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
5.51	18.55	28.26	13.35	16.76	16.45	Fund Return %
10.51	25.53	31.61	17.58	18.83	12.56	Benchmark Return %
7.59	21.73	28.11	13.71	15.90	–	Category Average %
74	64	57	59	35	–	% Rank in Category
1,145	1,093	1,047	975	779	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	14	31
Rank	162/1156	313/1010

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	-1.48	–	-2.66
Beta	0.96	–	1.00
R-Squared	93.85	–	89.18
Standard Deviation	15.75	15.91	16.99
Sharpe Ratio	1.36	1.51	1.27
Tracking Error	3.96	–	5.53
Information Ratio	-0.85	–	-0.74
Up Capture Ratio	93.79	–	95.21
Down Capture Ratio	101.51	–	107.36

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	37.68	38.61	35.44
Price/Book Ratio	10.71	13.60	10.12
Geom Avg Mkt Cap $B	732.74	897.90	697.70
ROE	39.40	45.99	39.98

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MORNINGSTAR

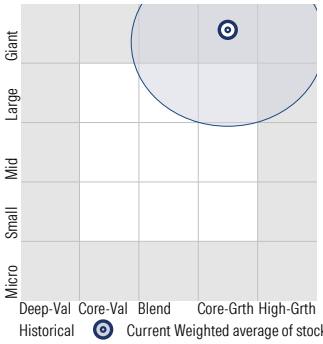
MFS Growth R6 MFEKX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

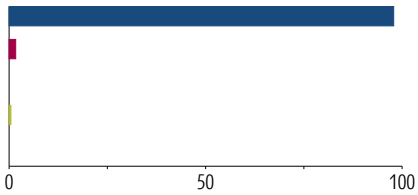
Style Breakdown

Equity

	Value	Blend	Growth
Large	5	49	33
Mid	0	3	10
Small	0	0	0

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

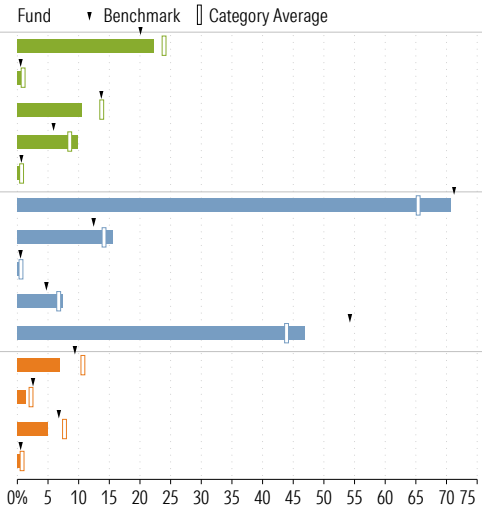
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	97.86	93.93
Non-US Stocks	1.68	4.15
Bonds	0.00	-0.02
Cash	0.46	0.20
Other	0.00	1.75
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**22.23**	**19.85**	**23.93**
Basic Materials	1.02	0.30	0.94
Consumer Cyclical	10.47	13.46	13.76
Financial Services	9.79	5.67	8.54
Real Estate	0.95	0.42	0.69
Sensitive	**70.76**	**71.00**	**65.38**
Communication Services	15.65	12.21	14.14
Energy	0.78	0.28	0.59
Industrials	7.42	4.50	6.74
Technology	46.91	54.01	43.91
Defensive	**6.99**	**9.15**	**10.69**
Consumer Defensive	1.33	2.32	2.23
Healthcare	4.93	6.53	7.69
Utilities	0.73	0.30	0.77



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	15.65	15.65	38.96	Technology
⊕ Microsoft Corp	14.25	29.89	23.47	Technology
⊖ Amazon.com Inc	7.96	37.85	0.08	Consumer Cyclical
⊖ Meta Platforms Inc Class A	6.37	44.22	25.69	Communication Svc
⊖ Alphabet Inc Class A	4.10	48.32	28.75	Communication Svc
⊖ Apple Inc	3.87	52.19	1.99	Technology
⊖ Mastercard Inc Class A	3.52	55.71	8.45	Financial Services
⊖ Netflix Inc	2.33	58.04	34.51	Communication Svc
⊖ GE Vernova Inc	1.79	59.83	87.09	Industrials
⊖ Amphenol Corp Class A	1.71	61.54	78.90	Technology
⊖ KKR & Co Inc Ordinary Shares	1.60	63.14	-11.77	Financial Services
⊖ Autodesk Inc	1.53	64.67	7.48	Technology
⊖ Broadcom Inc	1.52	66.19	43.06	Technology
⊖ Howmet Aerospace Inc	1.40	67.59	79.71	Industrials
⊖ Spotify Technology SA	1.38	68.97	56.02	Communication Svc

Total Holdings 66

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

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 16.87 years.
- Style: The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.66 is 37.14% lower than the Mid-Cap Growth category average.

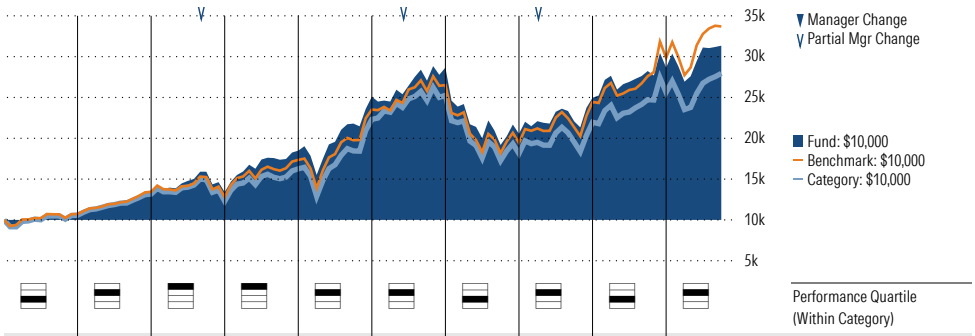
Morningstar Investment Management LLC Analysis

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

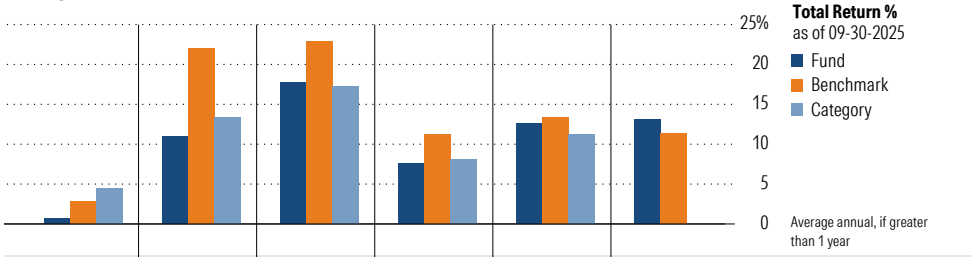
Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of $10,000



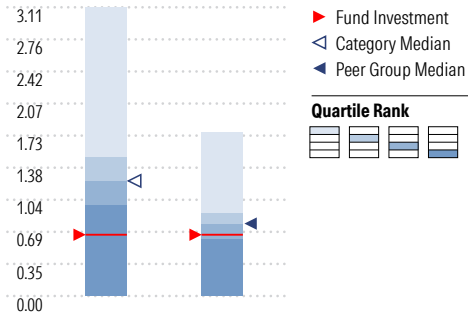
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
4.75	26.39	1.21	37.93	35.80	14.17	-28.29	21.50	14.79	9.36	Total Return %
-2.58	1.12	5.96	2.46	0.21	1.44	-1.57	-4.37	-7.31	-3.48	+/- Benchmark
-1.28	2.48	7.86	5.41	-3.46	1.12	-0.50	0.13	-1.68	0.10	+/- Category
55	31	9	17	40	46	60	45	52	42	Tot Ret % Rank in Cat
587	572	561	567	555	557	559	546	517	515	# of Funds in Cat
43	30	33	21	34	23	21	30	35	–	Turnover %
–	–	0.81	0.74	0.69	0.65	0.65	0.65	0.65	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.70	10.99	17.78	7.53	12.61	13.06	Fund Return %
2.78	22.02	22.85	11.26	13.37	11.32	Benchmark Return %
4.51	13.41	17.23	8.04	11.27	–	Category Average %
79	50	42	54	25	–	% Rank in Category
517	507	490	458	381	–	# of Funds in Category

Net Expense



13	31	Percentile
67/516	144/465	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.20	–	-3.66
Beta	0.85	–	0.95
R-Squared	92.86	–	87.45
Standard Deviation	16.36	18.62	19.24
Sharpe Ratio	0.79	0.94	0.66
Tracking Error	5.22	–	6.97
Information Ratio	-0.97	–	-1.10
Up Capture Ratio	81.73	–	89.30
Down Capture Ratio	85.52	–	105.67

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	40.03	32.97	31.19
Price/Book Ratio	7.40	9.92	6.49
Geom Avg Mkt Cap $B	32.84	31.48	30.01
ROE	16.54	30.17	23.54

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MORNINGSTAR

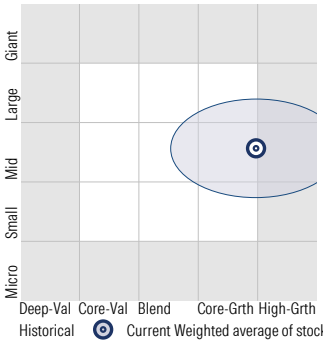
MFS Mid Cap Growth R6 OTCKX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

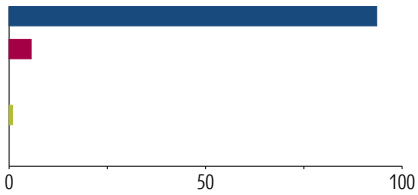
Style Breakdown

Equity

	Value	Blend	Growth
Large	0	4	12
Mid	1	21	52
Small	0	3	6

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

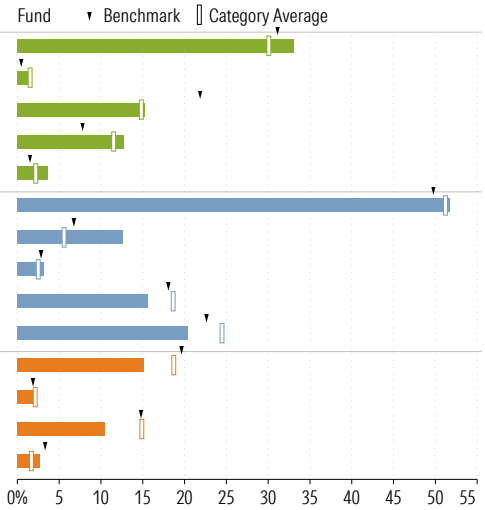
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	93.53	92.81
Non-US Stocks	5.60	3.92
Bonds	0.00	0.05
Cash	0.87	2.31
Other	0.00	0.92
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**33.04**	**30.95**	**30.08**
Basic Materials	1.51	0.29	1.53
Consumer Cyclical	15.20	21.69	14.83
Financial Services	12.72	7.63	11.52
Real Estate	3.61	1.34	2.20
Sensitive	**51.79**	**49.59**	**51.21**
Communication Services	12.58	6.59	5.59
Energy	3.19	2.66	2.50
Industrials	15.63	17.89	18.64
Technology	20.39	22.45	24.48
Defensive	**15.17**	**19.47**	**18.71**
Consumer Defensive	2.02	1.70	2.14
Healthcare	10.48	14.62	14.89
Utilities	2.67	3.15	1.68



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Howmet Aerospace Inc	3.71	3.71	79.71	Industrials
⊕ Take-Two Interactive Software Inc	3.09	6.80	40.35	Communication Svc
⊕ Spotify Technology SA	2.85	9.65	56.02	Communication Svc
⊕ Guidewire Software Inc	2.81	12.46	36.35	Technology
⊕ Vistra Corp	2.65	15.11	42.59	Utilities
⊕ Roblox Corp Ordinary Shares - Class A	2.52	17.63	139.41	Communication Svc
⊕ Axon Enterprise Inc	2.37	20.00	20.75	Industrials
⊕ Live Nation Entertainment Inc	2.27	22.27	26.18	Communication Svc
⊕ LPL Financial Holdings Inc	2.09	24.36	2.17	Financial Services
⊕ CBRE Group Inc Class A	2.02	26.38	20.01	Real Estate
⊕ Monolithic Power Systems Inc	1.96	28.34	56.38	Technology
⊕ Cheniere Energy Inc	1.86	30.20	10.06	Energy
⊕ Constellation Software Inc	1.82	32.02	-14.91	Technology
⊕ TKO Group Holdings Inc	1.74	33.77	43.18	Communication Svc
⊕ Cadence Design Systems Inc	1.72	35.49	16.91	Technology

Total Holdings 101

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ Management: The fund's management has been in place for 11.85 years.

✕ Style: The fund has landed in its primary style box — Small Growth — 51.43 % of the time over the past three years.

✔ Net Expense: The fund's expense ratio of 0.69 is 40% lower than the Small Growth category average.

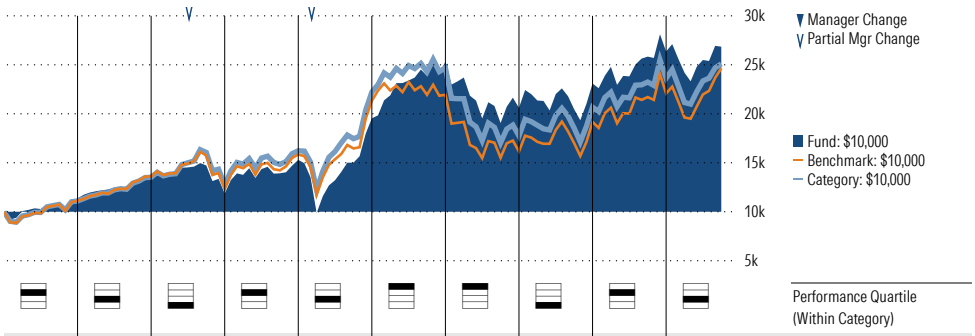
Morningstar Investment Management LLC Analysis

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

ESG Metrics

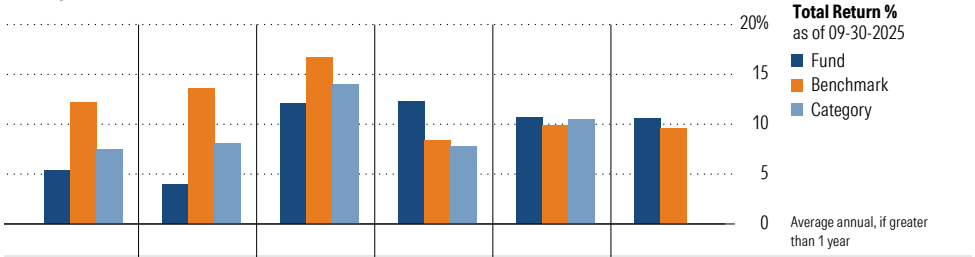
Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

Growth of $10,000



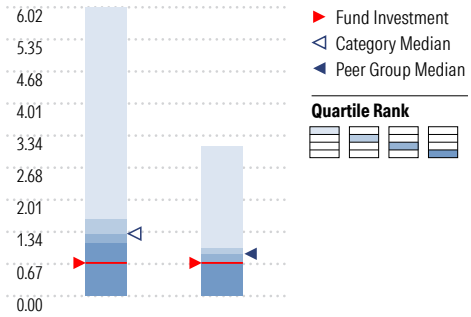
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
13.65	20.03	-13.07	28.99	27.72	29.54	-18.57	12.02	14.18	1.86	Total Return %
2.33	-2.14	-3.76	0.51	-6.91	26.71	7.79	-6.64	-0.97	-9.79	+/- Benchmark
2.45	-1.47	-7.31	1.31	-10.90	17.65	9.20	-4.66	-0.80	-4.46	+/- Category
29	56	90	38	70	7	10	80	47	75	Tot Ret % Rank in Cat
631	637	637	627	626	617	611	612	568	538	# of Funds in Cat
37	41	43	30	58	64	53	59	66	–	Turnover %
–	–	0.68	0.69	0.70	0.69	0.70	0.69	0.69	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
5.33	3.92	12.11	12.33	10.64	10.58	Fund Return %
12.19	13.56	16.68	8.41	9.91	9.62	Benchmark Return %
7.51	8.11	14.04	7.73	10.49	–	Category Average %
70	69	68	10	39	–	% Rank in Category
541	537	522	506	396	–	# of Funds in Category

Net Expense



9	21	Percentile
46/544	100/477	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.31	–	-0.72
Beta	0.81	–	0.89
R-Squared	90.17	–	89.69
Standard Deviation	18.18	21.24	20.12
Sharpe Ratio	0.45	0.60	0.50
Tracking Error	6.95	–	6.87
Information Ratio	-0.66	–	-0.37
Up Capture Ratio	76.80	–	86.34
Down Capture Ratio	79.81	–	88.37

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	19.57	25.25	27.21
Price/Book Ratio	2.39	4.35	3.81
Geom Avg Mkt Cap $B	5.80	3.83	7.19
ROE	10.68	5.00	11.44

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MORNINGSTAR

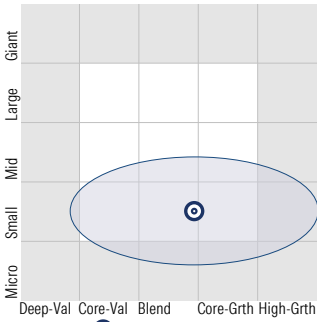
PGIM Jennison Small Company R6 PJSQX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

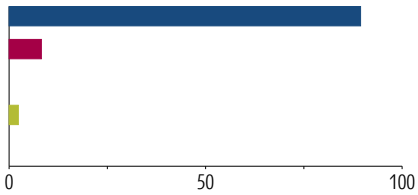
Style Breakdown

Equity

	Value	Blend	Growth
Large	0	0	0
Mid	5	9	10
Small	19	30	27

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

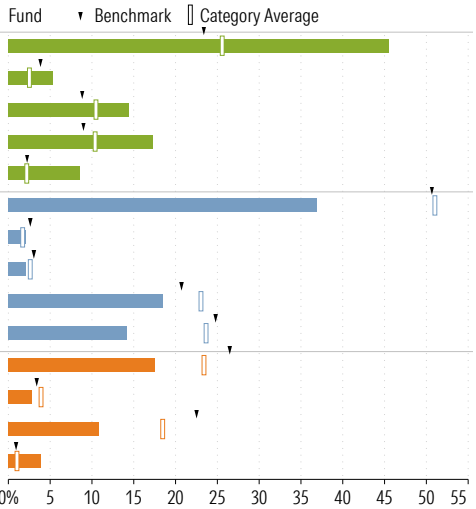
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	89.43	92.05
Non-US Stocks	8.21	5.60
Bonds	0.00	0.01
Cash	2.35	1.38
Other	0.00	0.96
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**45.52**	**23.21**	**25.58**
Basic Materials	5.35	3.67	2.52
Consumer Cyclical	14.37	8.66	10.48
Financial Services	17.25	8.81	10.38
Real Estate	8.55	2.07	2.20
Sensitive	**36.91**	**50.49**	**51.02**
Communication Services	2.10	2.45	1.71
Energy	2.08	2.88	2.62
Industrials	18.50	20.54	23.04
Technology	14.23	24.62	23.65
Defensive	**17.57**	**26.31**	**23.40**
Consumer Defensive	2.76	3.22	3.91
Healthcare	10.87	22.34	18.46
Utilities	3.94	0.75	1.03



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Eldorado Gold Corp	2.93	2.93	87.98	Basic Materials
Ralph Lauren Corp Class A	2.48	5.41	36.90	Consumer Cyclical
Performance Food Group Co	2.16	7.57	23.05	Consumer Defensive
Tower Semiconductor Ltd	2.11	9.68	–	Technology
⊕ Prudential Govt Money Mkt Fd	2.10	11.78	–	–
⊖ NiSource Inc	2.09	13.87	20.08	Utilities
⊖ Gaming and Leisure Properties Inc	2.00	15.88	1.60	Real Estate
Arcutis Biotherapeutics Inc Ordinary Shares	1.86	17.74	35.32	Healthcare
⊖ Pinterest Inc Class A	1.76	19.50	10.93	Communication Svc
Idacorp Inc	1.76	21.26	23.29	Utilities
East West Bancorp Inc	1.74	23.00	13.04	Financial Services
Markel Group Inc	1.69	24.69	10.72	Financial Services
WESCO International Inc	1.69	26.38	17.63	Industrials
Crown Holdings Inc	1.68	28.06	17.75	Consumer Cyclical
Trinity Industries Inc	1.52	29.58	-17.55	Industrials

Total Holdings 120

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Greg Sharenow since 11-2018
Stephen Rodosky since 01-2019
Andrew Dewitt since 02-2022
Daniel He since 06-2025
Michael Cudzil since 06-2025

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 6.92 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.9 is 7.22% lower than the Commodities Broad Basket category average.

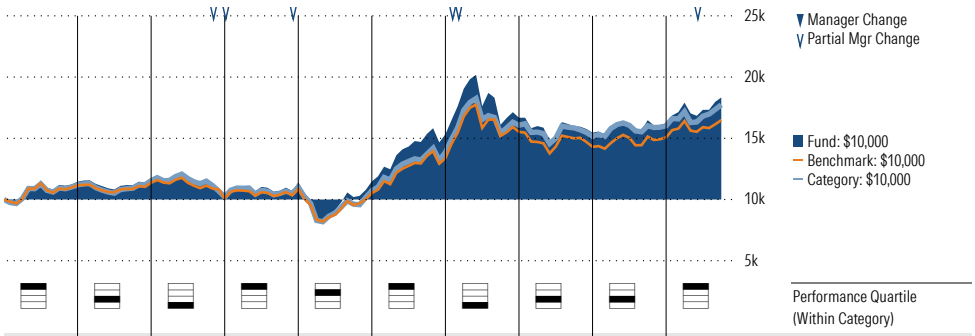
Morningstar Investment Management LLC Analysis

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

ESG Metrics

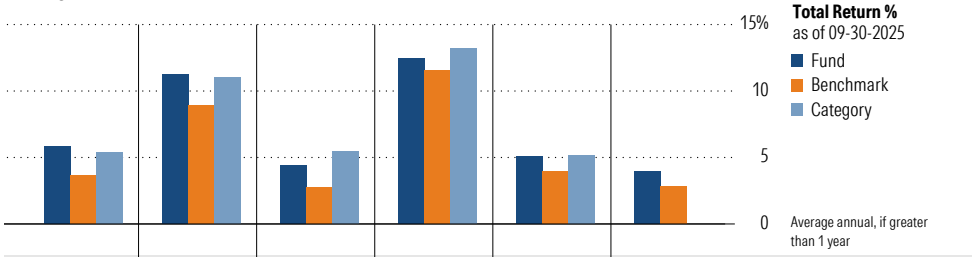
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

Growth of $10,000



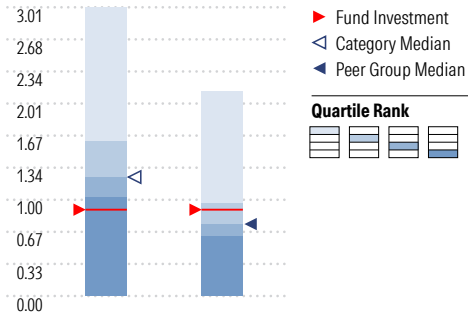
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
14.54	2.70	-13.77	12.27	0.82	33.48	8.85	-7.36	4.69	13.34	Total Return %
2.77	1.00	-2.52	4.58	3.94	6.37	-7.24	0.55	-0.69	3.96	+/- Benchmark
2.38	-0.96	-2.25	4.40	3.91	3.74	-6.89	-1.80	-1.15	2.32	+/- Category
21	61	77	10	31	25	91	60	75	20	Tot Ret % Rank in Cat
149	142	130	134	127	118	117	114	113	112	# of Funds in Cat
111	176	148	226	262	260	120	77	172	268	Turnover %
-	-	1.24	1.46	1.33	0.82	0.75	1.05	1.00	0.82	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
5.83	11.25	4.42	12.44	5.05	3.97	Fund Return %
3.65	8.88	2.76	11.53	3.96	2.80	Benchmark Return %
5.35	11.02	5.43	13.22	5.13	-	Category Average %
31	32	41	52	48	-	% Rank in Category
113	110	100	96	70	-	# of Funds in Category

Net Expense



49	65	Percentile
56/114	48/75	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.51	-	2.09
Beta	1.06	-	0.94
R-Squared	95.11	-	81.99
Standard Deviation	10.62	9.77	10.36
Sharpe Ratio	0.00	-0.18	0.00
Tracking Error	2.42	-	4.06
Information Ratio	0.69	-	0.28
Up Capture Ratio	110.43	-	94.48
Down Capture Ratio	99.25	-	78.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.27	-	-
Price/Book Ratio	3.56	-	1.52
Geom Avg Mkt Cap $B	16.44	-	15.01
ROE	29.97	-	11.03

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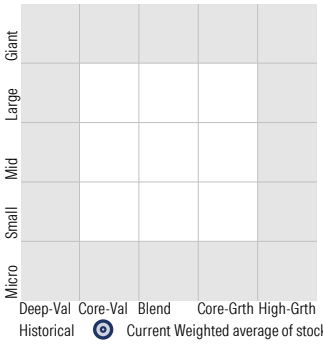
MORNINGSTAR

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category	Morningstar Index
Commodities Broad Basket	Bloomberg Commodity TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

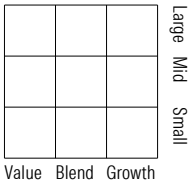


Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

Style Breakdown

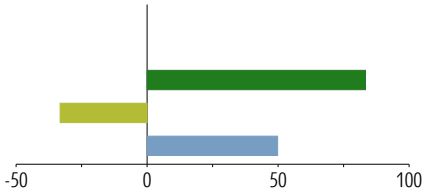
Equity



Weight %

>50 25-50 10-25 0-10

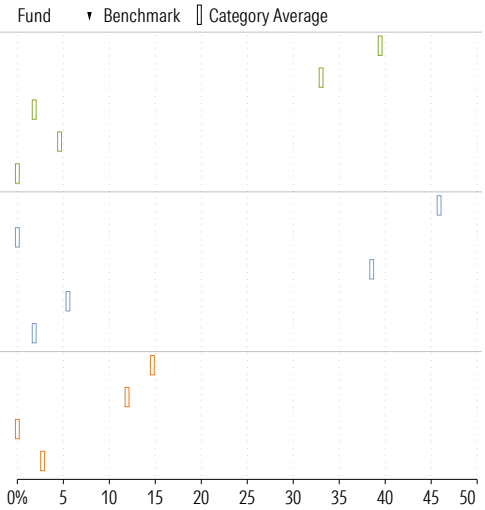
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	0.00	3.74
Non-US Stocks	0.00	0.87
Bonds	83.36	28.38
Cash	-33.19	46.36
Other	49.82	20.65
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**-**	**-**	**39.45**
Basic Materials	-	-	33.03
Consumer Cyclical	-	-	1.83
Financial Services	-	-	4.59
Real Estate	-	-	0.00
Sensitive	**-**	**-**	**45.86**
Communication Services	-	-	0.00
Energy	-	-	38.53
Industrials	-	-	5.50
Technology	-	-	1.83
Defensive	**-**	**-**	**14.68**
Consumer Defensive	-	-	11.93
Healthcare	-	-	0.00
Utilities	-	-	2.75



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ 2 Year Treasury Note Future Sept 25	26.20	26.20	-	-
⊕ 3 Month Euribor Future Sept26	21.18	47.38	-	-
⊖ 3 Month Euribor Future Sept25	21.17	68.55	-	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Pay	15.15	83.70	-	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Receive	14.68	98.38	-	-
⊕ JAPANESE YEN Sold	13.93	112.31	-	-
⊕ Pimco Cayman Cmdty Fd Ltd Instl	13.80	126.11	-	-
⊖ U S TIPS REV REPO	13.64	139.75	-	-
⊕ JAPANESE YEN Purchased	13.44	153.19	-	-
⊕ TRS R 4.46/91282CDC2 BPS	12.41	165.59	-	-
⊕ 5 Year Treasury Note Future Sept 25	11.99	177.59	-	-
⊕ TRS R FEDL01+15/9128283R9 SOG	10.01	187.60	-	-
✲ Offset: Unsettled Trades	9.77	197.37	-	-
⊖ US Treasury Bond Future Sept 25	8.33	205.70	-	-
✲ Cash Offset	8.32	214.02	-	-

Total Holdings 670

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

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 18.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.54 is 44.33% lower than the Multisector Bond category average.

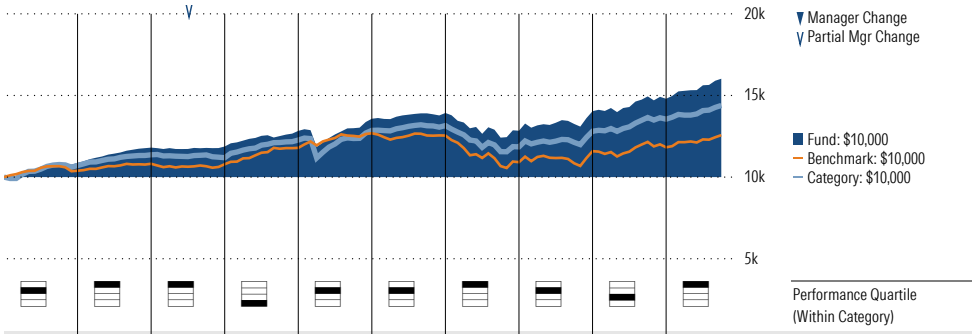
Morningstar Investment Management LLC Analysis

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

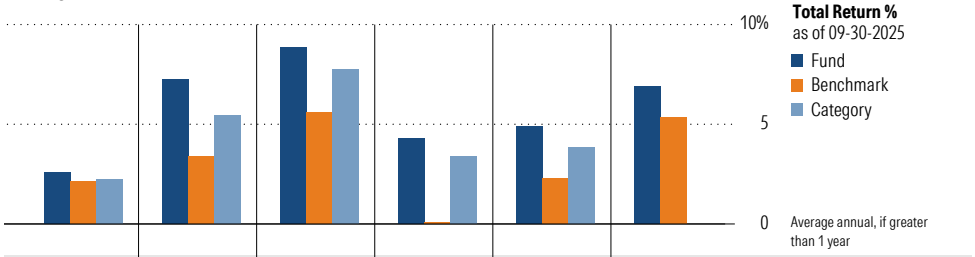
Metric	Rating	Updated
Sustainability Rating	4	08-31-2025

Growth of $10,000



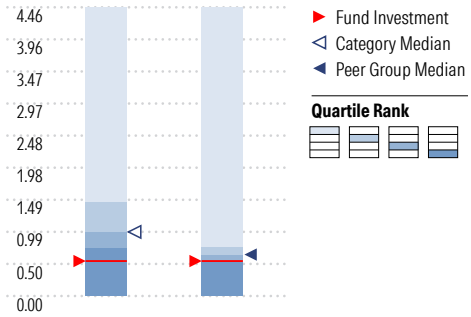
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.72	8.60	0.58	8.05	5.80	2.61	-7.81	9.32	5.42	8.29	Total Return %
4.81	4.51	0.83	-1.24	-1.78	3.71	5.18	3.15	3.38	1.98	+/- Benchmark
1.20	2.53	2.10	-1.75	0.96	0.12	2.04	1.19	-0.54	2.00	+/- Category
31	10	18	78	47	45	23	31	62	7	Tot Ret % Rank in Cat
343	351	367	354	361	377	381	387	381	393	# of Funds in Cat
52	190	211	472	421	396	319	426	588	711	Turnover %
-	-	0.95	1.05	1.09	0.62	0.51	0.62	0.83	0.50	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
2.57	7.24	8.87	4.28	4.88	6.89	Fund Return %
2.13	3.40	5.60	0.08	2.26	5.35	Benchmark Return %
2.24	5.43	7.73	3.36	3.82	-	Category Average %
25	10	23	20	10	-	% Rank in Category
403	387	366	331	227	-	# of Funds in Category

Net Expense



14	27	Percentile
58/408	76/283	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.22	-	3.64
Beta	0.79	-	0.72
R-Squared	91.91	-	79.82
Standard Deviation	5.08	6.20	4.94
Sharpe Ratio	0.74	0.12	0.62
Tracking Error	1.96	-	2.83
Information Ratio	1.67	-	0.93
Up Capture Ratio	97.31	-	87.89
Down Capture Ratio	44.04	-	41.87

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.10	4.55	3.72
Avg Eff Maturity	7.28	7.69	6.18

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MORNINGSTAR

PIMCO Income Instl PIMIX

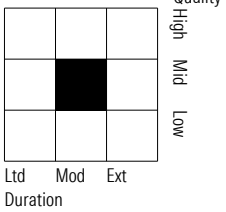
Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

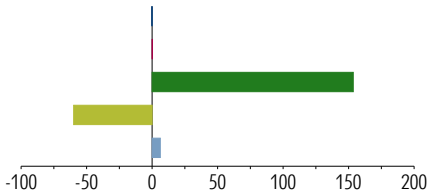
Style Analysis as of 09-30-2025

Style Breakdown

Fixed Income



Asset Allocation as of 09-30-2025

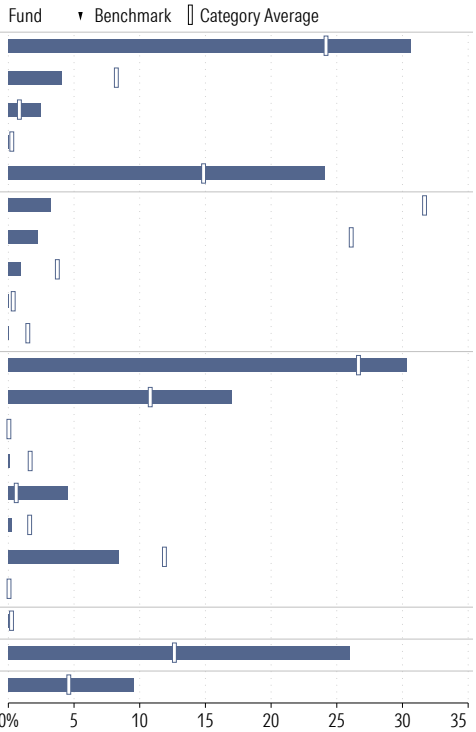


Asset Class	Net %	Cat%
US Stocks	-0.20	0.75
Non-US Stocks	0.24	0.13
Bonds	153.55	88.21
Cash	-59.87	6.79
Other	6.26	4.14
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	12.85	67.64	9.38
AA	64.03	3.23	13.34
A	2.67	10.03	10.37
BBB	9.24	10.89	23.70
BB	4.56	3.19	17.81
B	2.47	3.64	11.00
Below B	4.18	1.38	5.37
Not Rated	0.00	0.00	9.03

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Government	**30.67**	**-**	**24.18**
Treasury	4.04	-	8.22
Inflation - Protected	2.51	-	0.84
Agency/Quasi Agency	0.01	-	0.26
Other Government Related	24.11	-	14.86
Corporate	**3.25**	**-**	**31.68**
Corporate Bond	2.28	-	26.10
Bank Loan	0.97	-	3.73
Convertible	0.00	-	0.37
Preferred	0.00	-	1.48
Securitized	**30.30**	**-**	**26.65**
Agency MBS Pass-Through	16.98	-	10.80
Agency MBS ARM	0.00	-	0.04
Agency MBS CMO	0.08	-	1.66
Non-Agency Residential MBS	4.56	-	0.60
Commercial MBS	0.24	-	1.62
Asset-Backed	8.44	-	11.88
Covered Bond	0.00	-	0.05
Municipal	**0.02**	**-**	**0.24**
Cash & Equivalents	**25.97**	**-**	**12.64**
Other	**9.56**	**-**	**4.60**



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✲ Offset: Unsettled Trades	-	59.79	59.79	-
✲ Cash Offset	-	40.20	100.00	-
⊕ 5 Year Treasury Note Future Sept 25	10-2025	17.25	117.25	-
⊕ Federal National Mortgage Association 6%	08-2055	14.27	131.52	-
⊕ 10 Year Treasury Note Future Sept 25	09-2025	14.24	145.76	-
⊕ Federal National Mortgage Association 6.5%	08-2055	13.76	159.51	-
⊕ Pimco Fds	09-2025	11.19	170.70	-
⊕ Low Sulphur Gas Oil Futures Sept25	09-2025	6.93	177.63	-
⊕ Federal National Mortgage Association 5.5%	08-2055	6.91	184.54	-
⊖ BRITISH POUND STERLING Purchased	08-2025	6.46	191.00	-

Total Holdings 10028

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

PIMCO International Bond (USD-Hdg) Instl PFORX

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 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 11.02 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.57 is 14.93% lower than the Global Bond-USD Hedged category average.

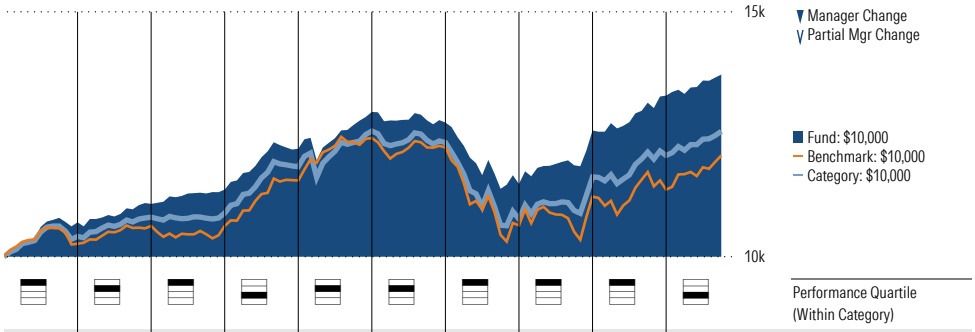
Morningstar Investment Management LLC Analysis

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

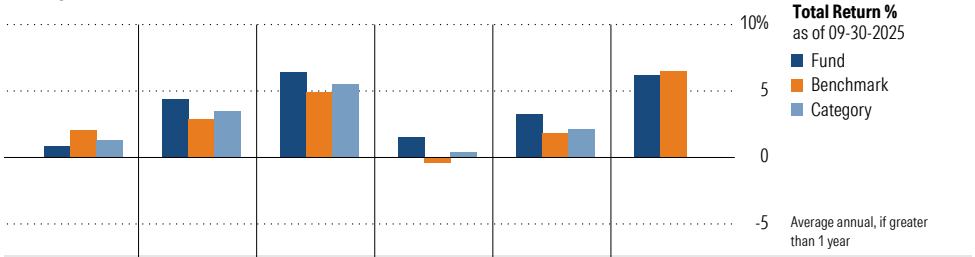
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

Growth of $10,000



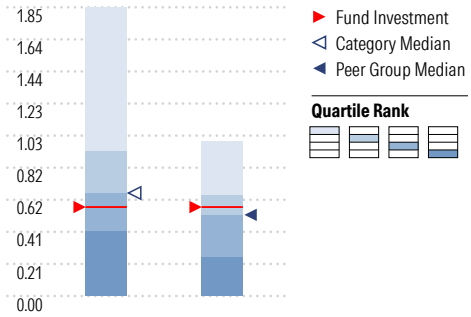
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
7.03	3.52	2.63	7.34	6.15	-1.67	-9.84	9.49	5.68	3.23	Total Return %
4.38	-0.02	2.62	-1.38	-1.36	-0.13	3.17	3.96	4.43	-2.90	+/- Benchmark
2.90	-0.21	1.95	-1.39	-0.02	0.22	2.80	1.68	1.81	-0.92	+/- Category
1	44	9	74	50	41	14	18	8	71	Tot Ret % Rank in Cat
74	88	108	116	117	125	131	124	120	107	# of Funds in Cat
313	252	154	202	333	520	334	446	657	699	Turnover %
–	–	0.56	0.55	0.60	0.52	0.51	0.63	0.75	0.57	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
0.90	4.37	6.41	1.57	3.28	6.22	Fund Return %
2.03	2.88	4.93	-0.45	1.84	6.53	Benchmark Return %
1.29	3.52	5.55	0.44	2.17	–	Category Average %
69	22	19	9	9	–	% Rank in Category
109	107	101	96	61	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	42	56
Rank	47/111	43/78

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	3.96	–	2.08
Beta	0.46	–	0.71
R-Squared	69.33	–	82.64
Standard Deviation	3.59	6.44	4.96
Sharpe Ratio	0.39	0.02	0.15
Tracking Error	3.99	–	2.83
Information Ratio	0.37	–	0.27
Up Capture Ratio	63.51	–	78.51
Down Capture Ratio	16.81	–	53.16

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	7.49	4.43	6.47
Avg Eff Maturity	9.11	–	8.58

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MORNINGSTAR

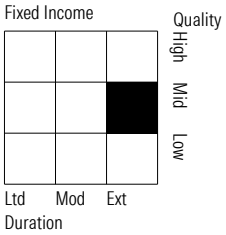
PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category
Global Bond-USD Hedged

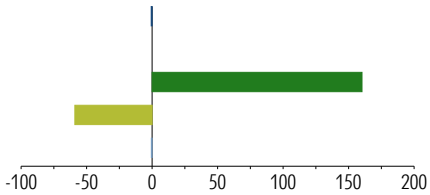
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025

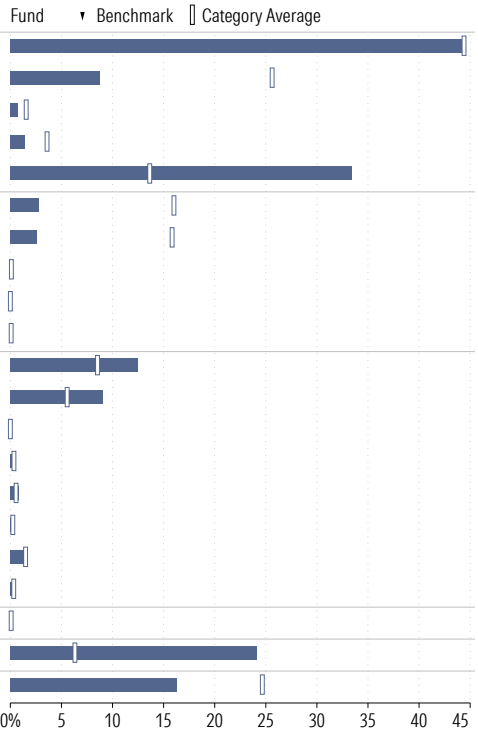


Asset Class	Net %	Cat%
US Stocks	-0.69	-0.03
Non-US Stocks	0.00	0.00
Bonds	160.23	115.45
Cash	-58.97	-5.98
Other	-0.58	-9.44
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	11.45	3.53	16.65
AA	52.26	74.59	26.61
A	13.58	10.82	27.91
BBB	18.91	8.32	18.77
BB	2.34	0.28	6.04
B	0.43	0.00	1.51
Below B	1.03	0.00	0.21
Not Rated	0.00	2.46	2.30

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Government	**44.35**	**-**	**44.40**
Treasury	8.72	-	25.62
Inflation - Protected	0.73	-	1.55
Agency/Quasi Agency	1.46	-	3.59
Other Government Related	33.44	-	13.64
Corporate	**2.77**	**-**	**16.01**
Corporate Bond	2.57	-	15.83
Bank Loan	0.19	-	0.10
Convertible	0.00	-	0.00
Preferred	0.01	-	0.08
Securitized	**12.47**	**-**	**8.53**
Agency MBS Pass-Through	9.06	-	5.56
Agency MBS ARM	0.00	-	0.00
Agency MBS CMO	0.20	-	0.35
Non-Agency Residential MBS	0.82	-	0.56
Commercial MBS	0.14	-	0.24
Asset-Backed	1.71	-	1.49
Covered Bond	0.54	-	0.33
Municipal	**0.03**	**-**	**0.08**
Cash & Equivalents	**24.11**	**-**	**6.32**
Other	**16.25**	**-**	**24.66**



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✲ Offset: Unsettled Trades	-	19.82	19.82	-
⊖ EUROPEAN MONETARY UNION EURO Purchased	08-2025	16.38	36.20	-
⊖ EUROPEAN MONETARY UNION EURO Sold	08-2025	16.38	52.58	-
⊕ IRS EUR 2.25000 09/17/25-5Y LCH Pay	09-2030	15.77	68.35	-
⊕ IRS EUR 2.25000 09/17/25-5Y LCH Receive	09-2030	15.75	84.10	-
⊕ CDX IG44 5Y ICE	06-2030	14.21	98.31	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Pay	09-2035	13.02	111.33	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Receive	09-2035	12.61	123.94	-
⊕ IRS CNY 1.50000 03/18/26-4Y* LCH Receive	06-2030	12.57	136.51	-
⊕ IRS CNY 1.50000 03/18/26-4Y* LCH Pay	06-2030	12.56	149.07	-

Total Holdings 1898

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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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
Aurélie Denis since 02-2025

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 7.84 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 94.2% lower than the Large Blend category average.

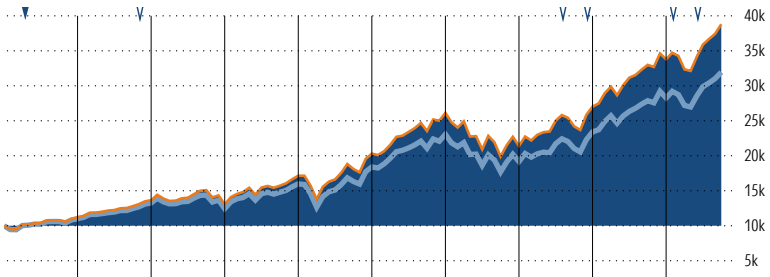
Morningstar Investment Management LLC Analysis

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	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

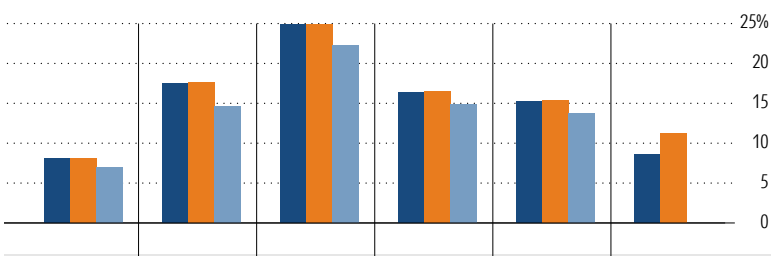
Growth of $10,000



Performance Quartile (Within Category)

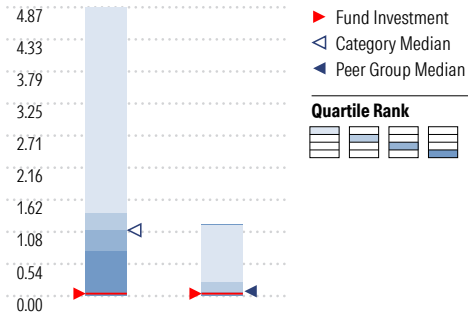
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
11.93	21.79	-4.43	31.46	18.37	28.66	-18.15	26.24	24.97	14.80	Total Return %
-0.03	-0.04	-0.05	-0.03	-0.03	-0.05	-0.04	-0.05	-0.05	-0.03	+/- Benchmark
1.56	1.35	1.84	2.68	2.54	2.59	-1.19	3.92	3.52	1.70	+/- Category
27	29	27	24	38	23	52	27	24	26	Tot Ret % Rank in Cat
1,424	1,406	1,412	1,423	1,418	1,432	1,452	1,457	1,446	1,422	# of Funds in Cat
4	3	4	4	4	2	2	2	2	-	Turnover %
-	-	0.04	0.04	0.04	0.04	0.04	0.04	0.04	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
8.11	17.55	24.88	16.42	15.26	8.63	Fund Return %
8.12	17.60	24.94	16.47	15.30	11.24	Benchmark Return %
6.92	14.57	22.31	14.83	13.68	-	Category Average %
27	24	23	20	10	-	% Rank in Category
1,455	1,395	1,286	1,185	902	-	# of Funds in Category

Net Expense



8	38	Percentile
118/1482	222/586	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.04	-	-1.59
Beta	1.00	-	0.99
R-Squared	100.00	-	93.13
Standard Deviation	13.37	13.37	13.72
Sharpe Ratio	1.37	1.38	1.21
Tracking Error	0.00	-	3.09
Information Ratio	-12.27	-	-1.71
Up Capture Ratio	99.91	-	95.42
Down Capture Ratio	100.11	-	103.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	28.17	28.13	27.25
Price/Book Ratio	5.13	5.10	5.28
Geom Avg Mkt Cap $B	439.63	439.39	477.25
ROE	35.24	35.20	34.08

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MORNINGSTAR

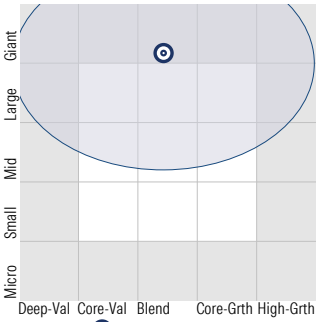
Vanguard 500 Index Admiral VFIAX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

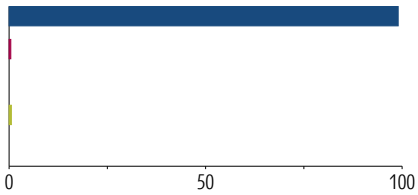
Style Breakdown

Equity

	Value	Blend	Growth
Large	22	39	19
Mid	6	8	4
Small	0	0	0

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

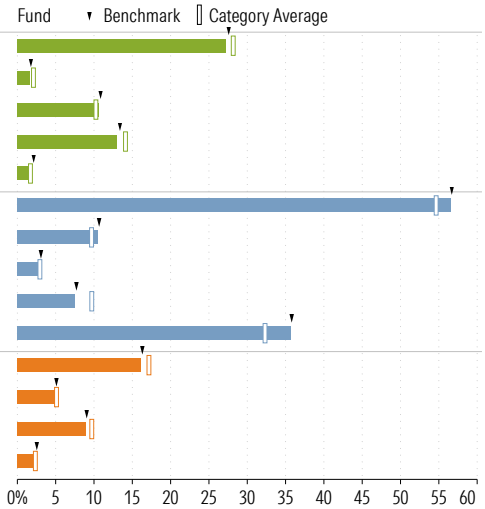
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	99.00	96.34
Non-US Stocks	0.43	2.03
Bonds	0.00	0.28
Cash	0.58	0.13
Other	0.00	1.21
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**27.24**	**27.39**	**28.17**
Basic Materials	1.58	1.58	2.10
Consumer Cyclical	10.69	10.67	10.25
Financial Services	13.04	13.20	14.11
Real Estate	1.93	1.94	1.71
Sensitive	**56.61**	**56.50**	**54.65**
Communication Services	10.50	10.48	9.68
Energy	2.90	2.89	2.94
Industrials	7.52	7.52	9.71
Technology	35.69	35.61	32.32
Defensive	**16.15**	**16.12**	**17.17**
Consumer Defensive	4.92	4.91	5.11
Healthcare	8.88	8.86	9.71
Utilities	2.35	2.35	2.35



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NVIDIA Corp	7.95	7.95	38.96	Technology
⊖ Microsoft Corp	6.72	14.68	23.47	Technology
⊖ Apple Inc	6.60	21.27	1.99	Technology
⊕ Amazon.com Inc	3.72	25.00	0.08	Consumer Cyclical
⊖ Meta Platforms Inc Class A	2.78	27.78	25.69	Communication Svc
⊖ Broadcom Inc	2.71	30.49	43.06	Technology
⊖ Alphabet Inc Class A	2.47	32.96	28.75	Communication Svc
⊖ Tesla Inc	2.18	35.14	10.12	Consumer Cyclical
⊖ Alphabet Inc Class C	1.99	37.12	28.21	Communication Svc
⊖ Berkshire Hathaway Inc Class B	1.61	38.73	10.91	Financial Services
⊖ JPMorgan Chase & Co	1.46	40.20	33.28	Financial Services
⊖ Eli Lilly and Co	1.06	41.25	-0.58	Healthcare
⊖ Visa Inc Class A	0.99	42.24	8.58	Financial Services
⊖ Netflix Inc	0.89	43.13	34.51	Communication Svc
⊖ Exxon Mobil Corp	0.84	43.97	7.58	Energy

Total Holdings 507

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

Performance: The fund has finished in the Inflation-Protected 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 3.9 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 85.29% lower than the Inflation-Protected Bond category average.

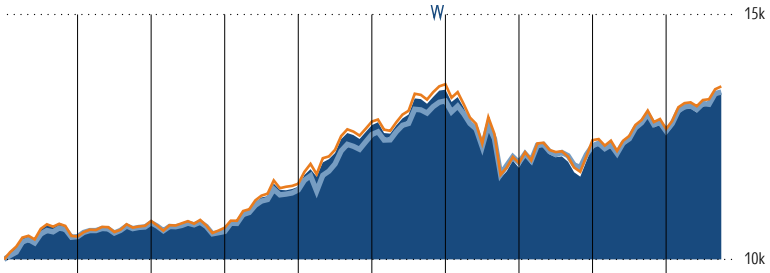
Morningstar Investment Management LLC Analysis

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	08-31-2025

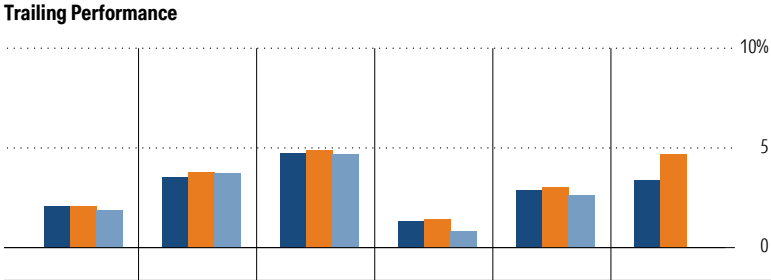
Growth of $10,000



Performance Quartile (Within Category)

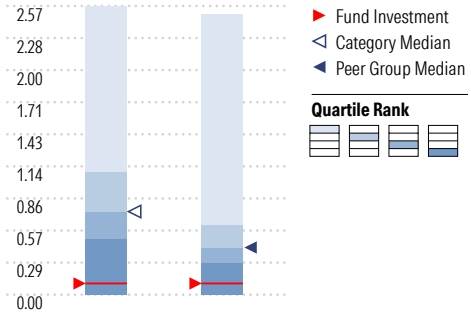
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
4.62	2.91	-1.39	8.16	10.96	5.68	-11.85	3.79	1.86	6.77	Total Return %
-0.06	-0.10	-0.13	-0.27	-0.03	-0.28	0.00	-0.11	0.02	-0.10	+/- Benchmark
0.03	0.19	0.25	0.24	0.95	0.07	-2.87	0.97	-0.19	0.16	+/- Category
40	39	47	45	32	33	53	52	55	52	Tot Ret % Rank in Cat
191	184	177	175	160	159	158	158	159	160	# of Funds in Cat
27	22	27	26	48	24	28	34	75	–	Turnover %
–	–	0.10	0.10	0.10	0.10	0.10	0.10	0.10	–	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
2.08	3.56	4.74	1.33	2.88	3.38	Fund Return %
2.10	3.79	4.88	1.42	3.01	4.70	Benchmark Return %
1.90	3.74	4.68	0.81	2.62	–	Category Average %
46	60	51	42	39	–	% Rank in Category
160	160	151	141	117	–	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	9	11
Rank	15/160	15/137

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	-0.21	–	-0.08
Beta	1.02	–	0.99
R-Squared	99.75	–	94.42
Standard Deviation	4.82	4.73	5.36
Sharpe Ratio	-0.03	-0.01	-0.04
Tracking Error	0.25	–	1.49
Information Ratio	-0.55	–	-0.41
Up Capture Ratio	100.86	–	98.94
Down Capture Ratio	104.52	–	101.54

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.50	4.52	6.89
Avg Eff Maturity	7.30	–	7.77

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MORNINGSTAR

Vanguard Inflation-Protected Secs Adm VAIPX

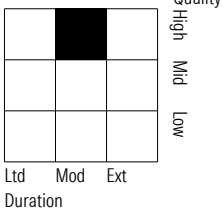
Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

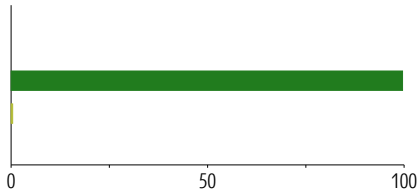
Style Analysis as of 09-30-2025

Style Breakdown

Fixed Income



Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	0.00	0.25
Non-US Stocks	0.00	0.00
Bonds	99.60	101.52
Cash	0.40	-2.14
Other	0.00	0.37
Total	**100.00**	**100.00**

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.93	0.00	10.05
AA	0.00	99.60	86.92
A	0.00	0.00	0.78
BBB	0.00	0.00	1.20
BB	0.00	0.00	0.27
B	0.00	0.00	0.04
Below B	0.00	0.00	0.06
Not Rated	0.07	0.40	0.68

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Government	**99.60**	**-**	**88.87**
Treasury	2.47	-	0.84
Inflation - Protected	97.13	-	80.27
Agency/Quasi Agency	0.00	-	0.06
Other Government Related	0.00	-	7.70
Corporate	**0.00**	**-**	**0.91**
Corporate Bond	0.00	-	0.88
Bank Loan	0.00	-	0.00
Convertible	0.00	-	0.00
Preferred	0.00	-	0.03
Securitized	**0.00**	**-**	**5.09**
Agency MBS Pass-Through	0.00	-	2.84
Agency MBS ARM	0.00	-	0.00
Agency MBS CMO	0.00	-	0.56
Non-Agency Residential MBS	0.00	-	0.09
Commercial MBS	0.00	-	0.11
Asset-Backed	0.00	-	1.47
Covered Bond	0.00	-	0.02
Municipal	**0.00**	**-**	**0.00**
Cash & Equivalents	**0.40**	**-**	**5.11**
Other	**0.00**	**-**	**0.01**

Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes	-	4.00	4.00	-
⊖ United States Treasury Notes	-	3.75	7.75	-
⊖ United States Treasury Notes	-	3.58	11.33	-
⊖ United States Treasury Notes	-	3.54	14.87	-
⊕ United States Treasury Notes	-	3.35	18.22	-
⊖ United States Treasury Notes	-	3.33	21.55	-
⊖ United States Treasury Notes	-	3.32	24.87	-
⊖ United States Treasury Notes	-	3.30	28.17	-
⊖ United States Treasury Notes	-	3.25	31.42	-
⊖ United States Treasury Notes	-	3.20	34.62	-

Total Holdings 60

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

On Watch

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

✔ Performance: The fund has finished in the Foreign Large Value 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 15.35 years.

✕ Style: The fund has landed in its primary style box — Large Value — 8.33 % of the time over the past three years.

✔ Net Expense: The fund's expense ratio of 0.36 is 62.11% lower than the Foreign Large Value category average.

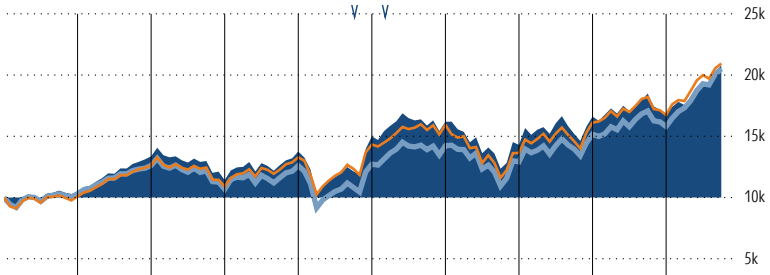
Morningstar Investment Management LLC Analysis

We are placing Vanguard International Value on watch due to a change in subadvisor. Vanguard announced on June 16th that they had replaced Lazard as a subadvisor with Altrinsic Global Investors, effectively immediately, due to performance concerns. Altrinsic, ARGA, and Sprucegrove will each manage 1/3 of the portfolio. We are placing the fund on watch while we monitor the new subadvisor mix.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

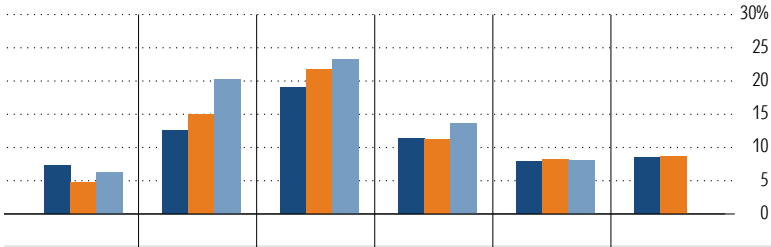
Growth of $10,000



Performance Quartile (Within Category)

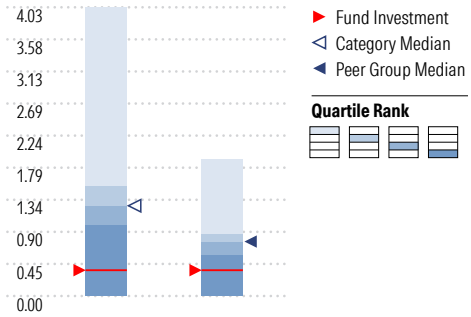
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
4.46	27.96	-14.52	20.39	8.99	7.97	-11.66	16.15	1.04	23.93	Total Return %
3.46	2.93	-0.73	-1.62	1.17	-3.29	2.79	-2.09	-2.78	-1.21	+/- Benchmark
1.12	5.88	0.92	2.59	8.11	-3.86	-2.57	-1.36	-3.35	-5.72	+/- Category
30	8	34	21	5	87	75	71	86	87	Tot Ret % Rank in Cat
411	411	414	426	422	400	401	410	381	371	# of Funds in Cat
30	34	28	38	72	33	37	29	40	-	Turnover %
-	-	0.38	0.37	0.35	0.36	0.38	0.39	0.37	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
7.26	12.51	18.97	11.38	7.86	8.49	Fund Return %
4.77	14.99	21.70	11.15	8.17	8.63	Benchmark Return %
6.25	20.16	23.21	13.63	8.10	-	Category Average %
34	93	89	80	59	-	% Rank in Category
375	365	349	330	250	-	# of Funds in Category

Net Expense



7	9	Percentile
27/381	30/335	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-3.05	-	2.05
Beta	1.04	-	0.97
R-Squared	91.75	-	87.23
Standard Deviation	14.76	13.54	14.16
Sharpe Ratio	0.92	1.16	1.23
Tracking Error	4.28	-	5.11
Information Ratio	-0.64	-	0.38
Up Capture Ratio	97.61	-	99.60
Down Capture Ratio	114.19	-	86.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	14.08	18.15	14.38
Price/Book Ratio	1.48	2.04	1.48
Geom Avg Mkt Cap $B	30.09	62.57	44.25
ROE	14.15	17.79	14.13

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MORNINGSTAR

On Watch

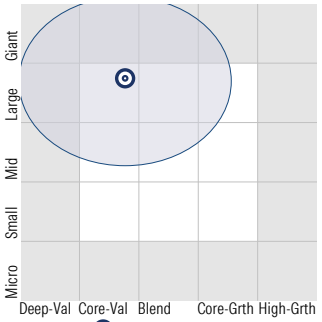
Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

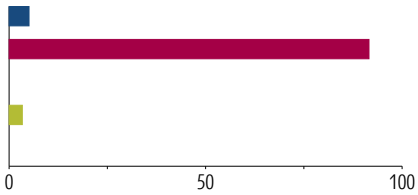
Style Breakdown

Equity

35	31	9	Large
7	13	2	Mid
2	1	0	Small
Value	Blend	Growth	

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

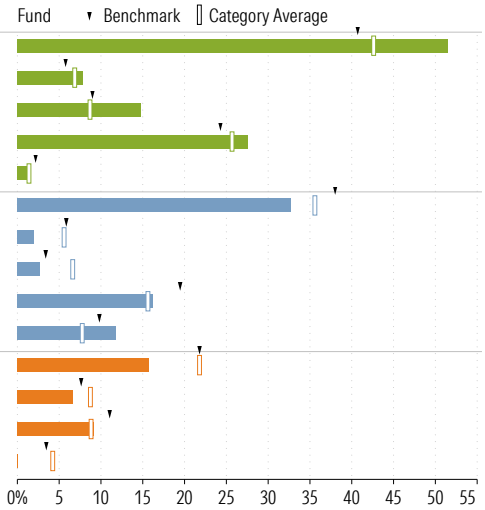
Asset Allocation as of 09-30-2025



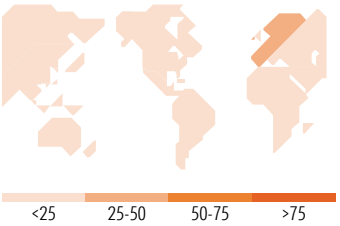
Asset Class	Net %	Cat%
US Stocks	5.07	3.11
Non-US Stocks	91.57	95.36
Bonds	0.00	0.15
Cash	3.36	1.03
Other	0.00	0.34
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**51.53**	**40.54**	**42.62**
Basic Materials	7.83	5.60	6.86
Consumer Cyclical	14.76	8.81	8.69
Financial Services	27.52	24.12	25.68
Real Estate	1.42	2.01	1.39
Sensitive	**32.72**	**37.84**	**35.59**
Communication Services	1.98	5.68	5.59
Energy	2.73	3.22	6.62
Industrials	16.26	19.30	15.62
Technology	11.75	9.64	7.76
Defensive	**15.75**	**21.62**	**21.79**
Consumer Defensive	6.62	7.46	8.74
Healthcare	9.13	10.87	8.82
Utilities	0.00	3.29	4.23



World Regions % Equity 09-30-2025



	Fund %	Cat %
Greater Asia	37.81	30.69
Japan	11.72	17.28
Australasia	1.01	2.64
Asia-4 Tigers	14.50	7.72
Asia-ex 4 Tigers	10.58	3.05
Not Classified	0.00	0.00

	Fund %	Cat %
Americas	13.08	8.16
North America	7.86	6.85
Central/Latin	5.22	1.31

	Fund %	Cat %
Greater Europe	49.12	61.15
United Kingdom	11.03	17.64
W euro-ex UK	37.10	42.61
Emrgng Europe	0.00	0.13
Africa	0.99	0.77

Market Maturity	Fund %
Developed Markets	83.56
Emerging Markets	16.44
Not Available	0.00

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	3.09	3.09	-	-
⊖ STMicroelectronics NV	1.83	4.92	-	Technology
⊖ Kering SA	1.73	6.65	-	Consumer Cyclical
⊖ HSBC Holdings PLC	1.62	8.27	-	Financial Services
⊖ Nidec Corp	1.61	9.88	-	Industrials
⊕ Samsung Electronics Co Ltd DR	1.46	11.34	-	Technology
⊕ Nokia Oyj	1.41	12.75	-	Technology
⊕ GSK PLC	1.31	14.06	-	Healthcare
⊖ SK Hynix Inc	1.21	15.27	-	Technology
⊕ TotalEnergies SE	1.21	16.48	-	Energy

Total Holdings 208

⊕ Increase ⊖ Decrease ✲ New to Portfolio

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MORNINGSTAR

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
Chris Nieves since 02-2025
Jena Stenger since 02-2025

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 29.4 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 91.43 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.13 is 88.5% lower than the Real Estate category average.

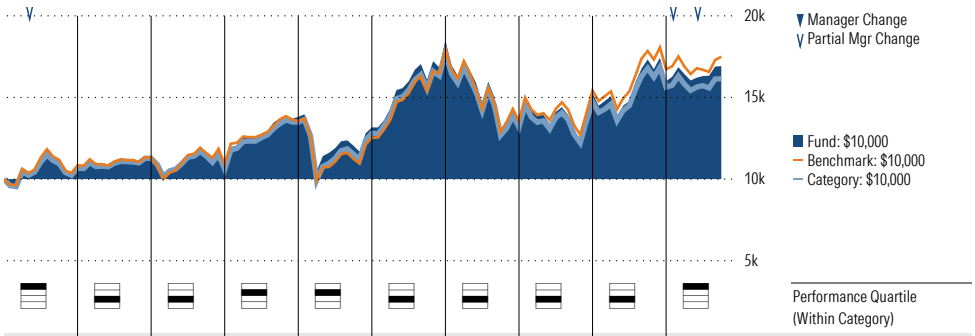
Morningstar Investment Management LLC Analysis

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

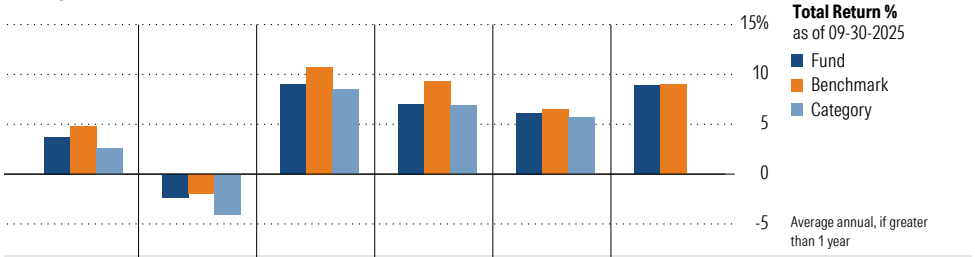
Metric	Rating	Updated
Sustainability Rating	2	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of $10,000



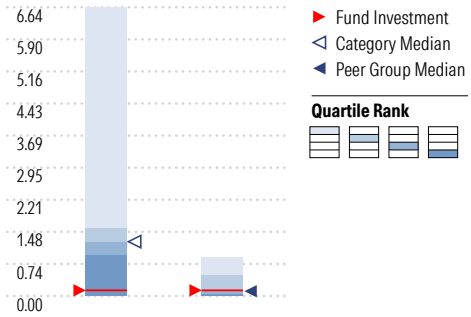
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.50	4.94	-5.95	28.94	-4.65	40.40	-26.20	11.81	4.92	5.74	Total Return %
0.01	0.61	-2.16	4.49	2.87	-2.65	-1.84	-1.96	-3.52	1.18	+/- Benchmark
1.61	-1.28	0.02	1.66	-0.16	1.67	-0.53	-0.22	-0.98	2.54	+/- Category
18	57	58	29	44	59	61	52	66	21	Tot Ret % Rank in Cat
266	255	252	265	253	258	256	250	229	228	# of Funds in Cat
11	7	6	24	6	8	7	7	9	7	Turnover %
-	-	0.12	0.11	0.12	0.12	0.12	0.12	0.12	0.11	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
3.72	-2.34	8.97	7.03	6.12	8.91	Fund Return %
4.79	-1.99	10.74	9.25	6.47	8.95	Benchmark Return %
2.62	-4.08	8.52	6.86	5.67	-	Category Average %
27	28	37	58	41	-	% Rank in Category
230	226	217	200	155	-	# of Funds in Category

Net Expense



	Fund vs. Category	Fund vs. Peer Group
Percentile	5	51
Rank	12/230	33/66

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	-1.83	-	-1.92
Beta	1.03	-	0.96
R-Squared	97.63	-	93.09
Standard Deviation	17.73	17.05	16.96
Sharpe Ratio	0.29	0.39	0.22
Tracking Error	2.77	-	4.02
Information Ratio	-0.64	-	-0.71
Up Capture Ratio	96.26	-	90.53
Down Capture Ratio	102.45	-	97.73

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	32.98	38.46	35.69
Price/Book Ratio	2.40	2.42	2.89
Geom Avg Mkt Cap $B	26.99	9.35	37.63
ROE	11.89	9.56	14.86

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MORNINGSTAR

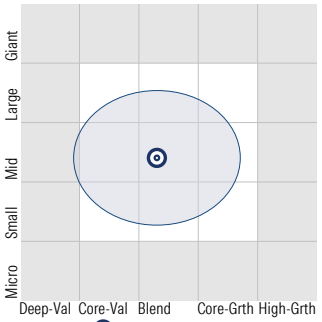
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Historical ◎ Current Weighted average of stock holdings

Ownership ● 75% of fund's current stock holdings

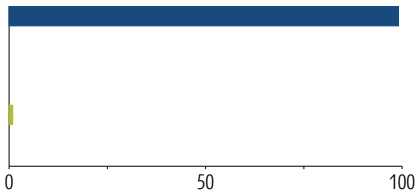
Style Breakdown

Equity

	Value	Blend	Growth
Large	7	6	8
Mid	6	41	4
Small	8	19	1

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

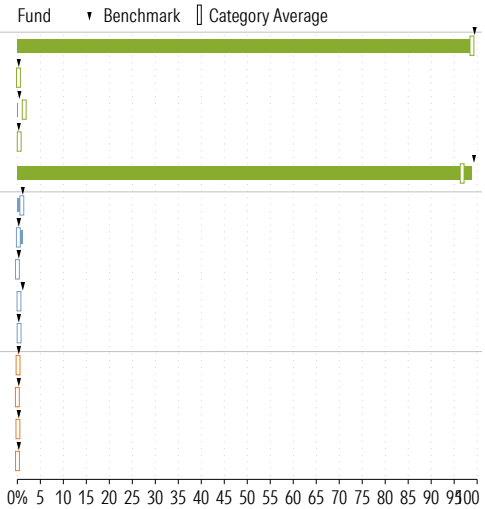
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	99.08	86.40
Non-US Stocks	0.00	1.16
Bonds	0.00	1.81
Cash	0.92	1.47
Other	0.00	9.15
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**98.81**	**99.13**	**98.87**
Basic Materials	0.00	0.00	0.24
Consumer Cyclical	0.00	0.13	1.49
Financial Services	0.00	0.00	0.40
Real Estate	98.81	99.00	96.74
Sensitive	**1.19**	**0.87**	**0.97**
Communication Services	1.10	0.00	0.22
Energy	0.07	0.00	0.02
Industrials	0.02	0.87	0.35
Technology	0.00	0.00	0.38
Defensive	**0.00**	**0.00**	**0.15**
Consumer Defensive	0.00	0.00	0.00
Healthcare	0.00	0.00	0.12
Utilities	0.00	0.00	0.03



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Real Estate II Index	14.43	14.43	–	–
⊕ Welltower Inc	6.55	20.98	43.00	Real Estate
⊕ Prologis Inc	5.97	26.95	11.21	Real Estate
⊕ American Tower Corp	5.06	32.00	7.64	Real Estate
⊕ Equinix Inc	4.30	36.31	-15.44	Real Estate
⊕ Simon Property Group Inc	3.44	39.75	12.66	Real Estate
⊕ Digital Realty Trust Inc	3.27	43.02	-0.45	Real Estate
⊕ Realty Income Corp	3.08	46.11	18.33	Real Estate
⊕ CBRE Group Inc Class A	2.64	48.74	20.01	Real Estate
⊕ Public Storage	2.56	51.31	-0.53	Real Estate
⊕ Crown Castle Inc	2.36	53.67	10.38	Real Estate
⊕ CoStar Group Inc	1.99	55.66	17.85	Real Estate
⊕ Ventas Inc	1.77	57.43	21.29	Real Estate
⊕ VICI Properties Inc Ordinary Shares	1.76	59.20	16.14	Real Estate
⊕ Iron Mountain Inc	1.69	60.89	-0.78	Real Estate

Total Holdings 158

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR

Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Richard Greenberg since 02-2005
John Flynn since 12-2015
Benjamin Silver since 02-2017
Jonathan Hartsel since 11-2019
William Weber since 12-2019
Mehul Trivedi since 12-2019
Evan Fox since 12-2023

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 20.61 years.

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

Net Expense: The fund's expense ratio of 0.42 is 55.79% lower than the Mid-Cap Value category average.

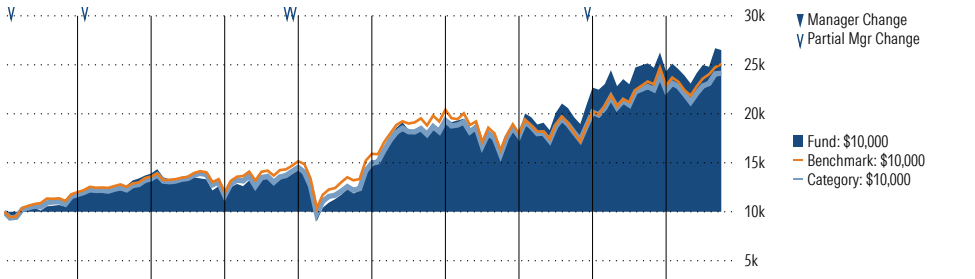
Morningstar Investment Management LLC Analysis

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	4	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

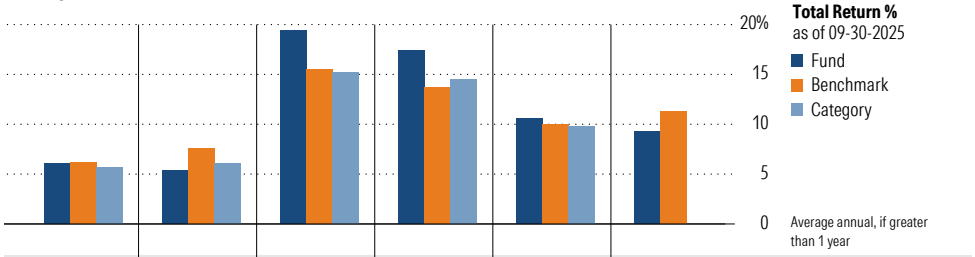
Growth of $10,000



Performance Quartile (Within Category)

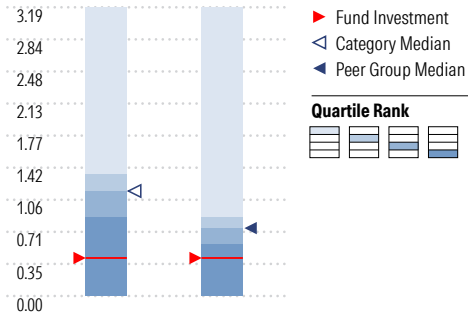
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
16.34	19.51	-19.73	29.54	5.85	27.75	-7.44	25.33	7.18	9.05	Total Return %
-3.66	6.17	-7.44	2.48	0.89	-0.59	4.59	12.62	-5.89	-0.45	+/- Benchmark
-1.72	6.29	-6.87	4.36	3.22	-1.57	0.58	11.39	-4.25	1.18	+/- Category
62	7	94	20	29	66	45	6	83	39	Tot Ret % Rank in Cat
443	447	468	448	439	438	435	430	431	417	# of Funds in Cat
27	22	31	31	85	30	26	27	32	-	Turnover %
-	-	0.36	0.33	0.31	0.32	0.38	0.43	0.42	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
6.07	5.40	19.39	17.44	10.61	9.23	Fund Return %
6.18	7.58	15.51	13.66	9.96	11.32	Benchmark Return %
5.68	6.09	15.19	14.48	9.73	-	Category Average %
47	56	14	15	29	-	% Rank in Category
422	416	386	363	289	-	# of Funds in Category

Net Expense



11	10	Percentile
47/422	33/339	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.

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.79	-	0.22
Beta	1.05	-	0.97
R-Squared	92.30	-	92.40
Standard Deviation	18.48	16.90	17.02
Sharpe Ratio	0.79	0.65	0.62
Tracking Error	5.20	-	4.82
Information Ratio	0.75	-	-0.16
Up Capture Ratio	106.09	-	96.30
Down Capture Ratio	92.93	-	95.39

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	15.08	20.53	18.93
Price/Book Ratio	1.43	2.37	2.04
Geom Avg Mkt Cap $B	10.61	21.69	20.87
ROE	12.72	14.14	14.21

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MORNINGSTAR

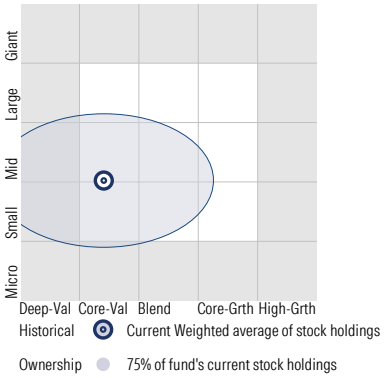
Vanguard Selected Value Inv VASVX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

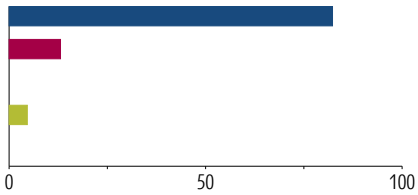


Style Breakdown
Equity

	Value	Blend	Growth
Large	3	1	1
Mid	31	9	6
Small	30	16	2

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

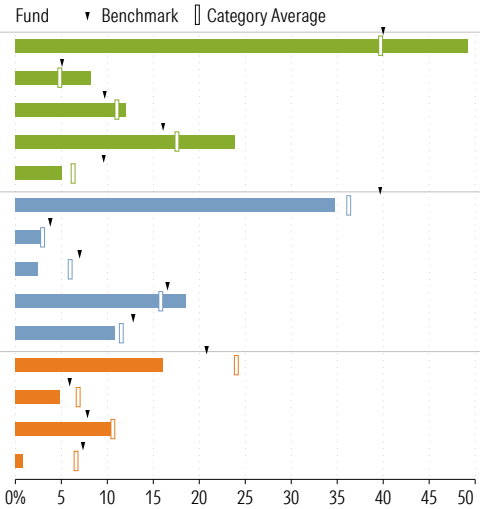
Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	82.29	92.22
Non-US Stocks	13.08	5.44
Bonds	0.00	0.01
Cash	4.63	1.74
Other	0.00	0.60
Total	**100.00**	**100.00**

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat
Cyclical	**49.21**	**39.84**	**39.72**
Basic Materials	8.26	4.92	4.83
Consumer Cyclical	12.07	9.56	11.04
Financial Services	23.85	15.91	17.57
Real Estate	5.03	9.45	6.28
Sensitive	**34.74**	**39.52**	**36.25**
Communication Services	2.87	3.64	2.96
Energy	2.43	6.83	5.96
Industrials	18.57	16.39	15.81
Technology	10.87	12.66	11.52
Defensive	**16.04**	**20.64**	**24.03**
Consumer Defensive	4.87	5.75	6.83
Healthcare	10.35	7.69	10.60
Utilities	0.82	7.20	6.60



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Mktliq 12/31/2049	4.24	4.24	–	–
⊖ AerCap Holdings NV	3.17	7.41	27.28	Industrials
Corebridge Financial Inc	2.15	9.56	9.49	Financial Services
⊕ Baxter International Inc	1.77	11.34	-20.16	Healthcare
⊖ Dollar General Corp	1.52	12.86	38.64	Consumer Defensive
⊖ TE Connectivity PLC Registered Shares	1.51	14.36	55.00	Technology
Advance Auto Parts Inc	1.37	15.73	31.42	Consumer Cyclical
⊖ RB Global Inc	1.33	17.06	17.14	Industrials
⊖ LKQ Corp	1.22	18.28	-14.45	Consumer Cyclical
⊕ Gildan Activewear Inc	1.19	19.48	20.26	Consumer Cyclical
⊕ Ashtead Group PLC ADR	1.18	20.66	11.59	Industrials
⊖ RenaissanceRe Holdings Ltd	1.17	21.83	2.54	Financial Services
⊕ Humana Inc	1.17	23.01	3.59	Healthcare
Globe Life Inc	1.17	24.18	28.90	Financial Services
⊖ Fidelity National Financial Inc	1.16	25.34	10.42	Financial Services

Total Holdings 128

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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MORNINGSTAR