

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate AllocationMorningstar 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

Growth of \$10,000**Quantitative Screens**

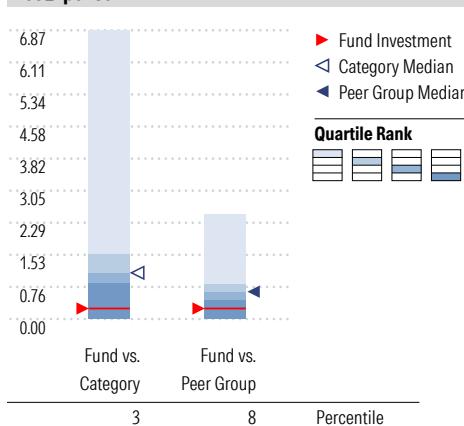
- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.76 years.
- Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time 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

Trailing Performance**Net Expense**

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

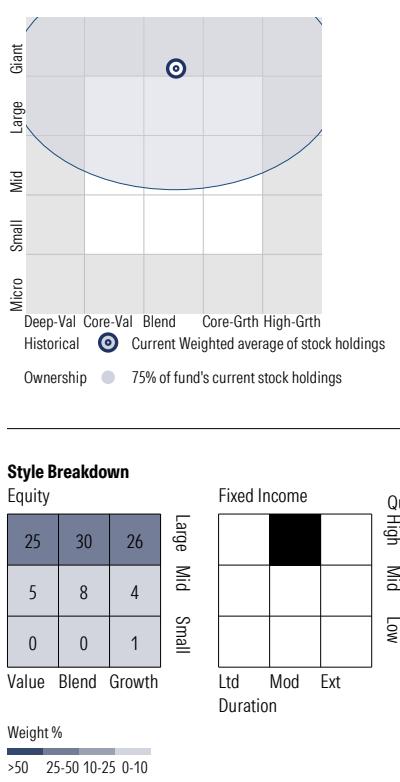
	Fund	Bmark	Cat
Price/Earnings Ratio	25.59	25.54	24.53
Price/Book Ratio	4.52	4.03	3.72
Avg Eff Duration	5.83	5.85	4.88

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate AllocationMorningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2025

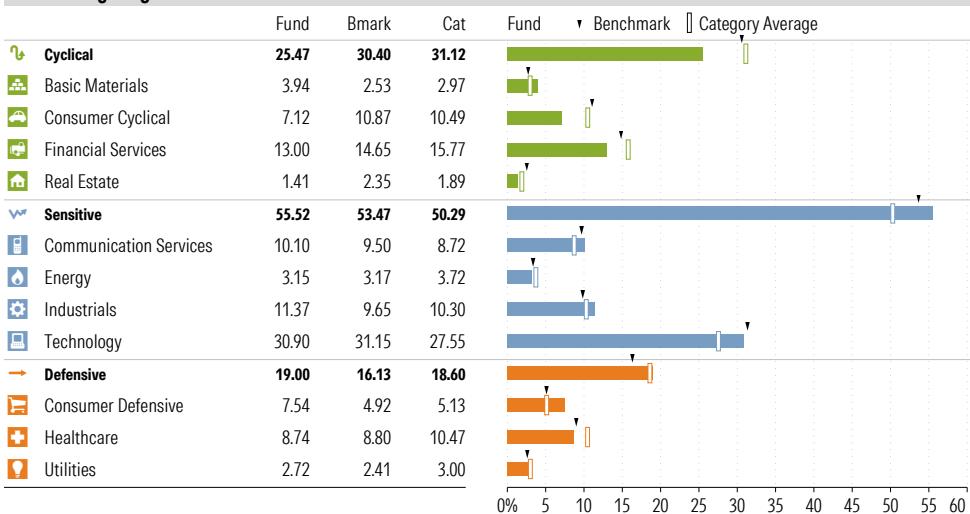
Morningstar Style Box™



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



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 I	-	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 Liabilities	-	1.73	28.51	-	-

Total Holdings 3872

Increase Decrease New to Portfolio

American Funds New World R6 RNWX

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.

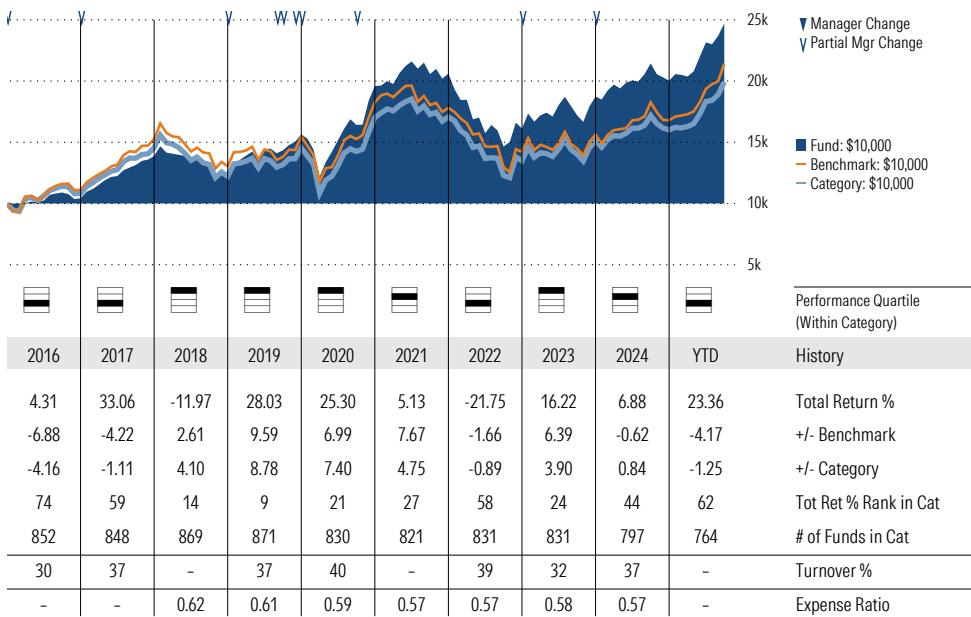
Morningstar Investment Management LLC Analysis

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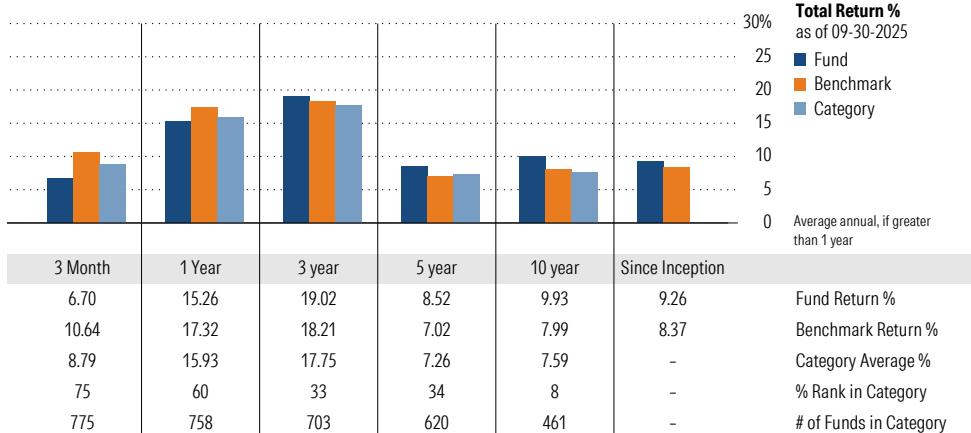
ESG Metrics

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

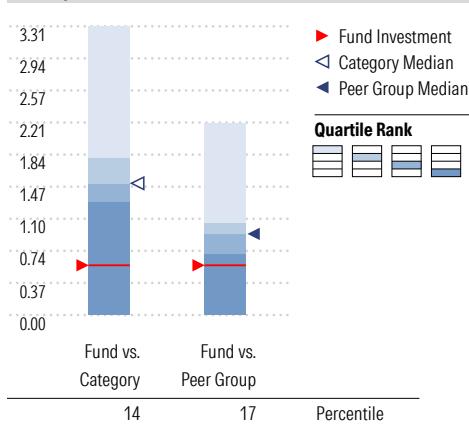
Growth of \$10,000



Trailing Performance



Net Expense



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

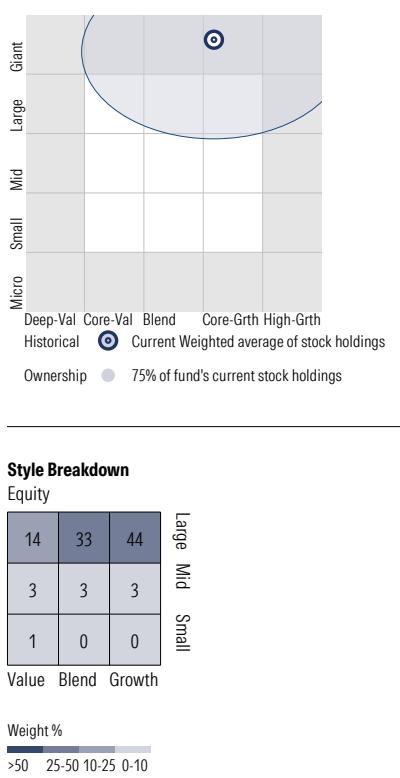
	Fund	Bmark	Cat
Price/Earnings Ratio	16.62	14.23	13.69
Price/Book Ratio	3.14	2.02	2.08
Geom Avg Mkt Cap \$B	95.48	65.29	69.39
ROE	26.38	19.48	21.18

American Funds New World R6 RNWX

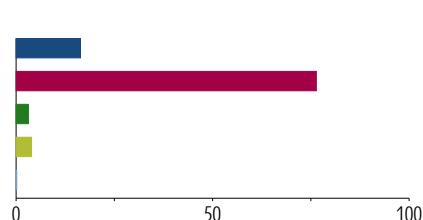
Morningstar Category: Diversified Emerging Mkts
Morningstar Index: MSCI EM NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

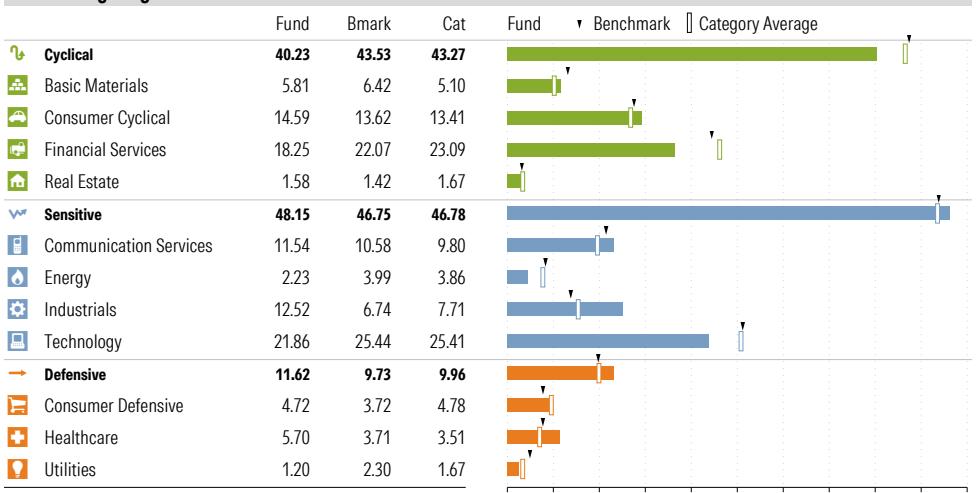


Asset Allocation as of 09-30-2025



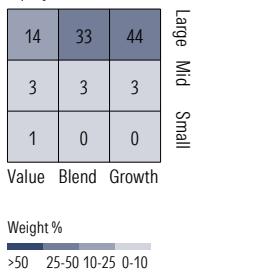
Asset Class	Net %	Cat%
US Stocks	16.39	2.47
Non-US Stocks	76.39	95.68
Bonds	3.13	0.03
Cash	3.93	1.64
Other	0.16	0.18
Total	100.00	100.00

Sector Weighting as of 09-30-2025

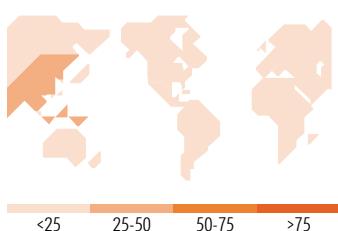


Style Breakdown

Equity



World Regions % Equity 09-30-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	48.07	74.80	Americas	30.42	13.77	Greater Europe	21.52	11.42	Market Maturity	Fund %
Japan	2.74	0.04	North America	19.84	2.27	United Kingdom	3.42	0.50	Developed Markets	57.17
Australasia	0.00	0.03	Central/Latin	10.58	11.50	W euro-ex UK	12.78	1.86	Emerging Markets	42.83
Asia-4 Tigers	16.72	29.81				Emrgng Europe	0.59	2.32	Not Available	0.00
Asia-ex 4 Tigers	28.61	44.92				Africa	4.73	6.74		
Not Classified	0.00	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

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 Goeschell 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.

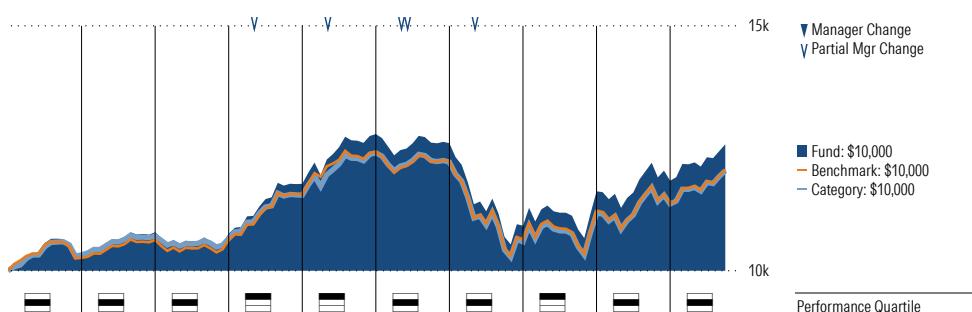
Morningstar Investment Management LLC Analysis

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

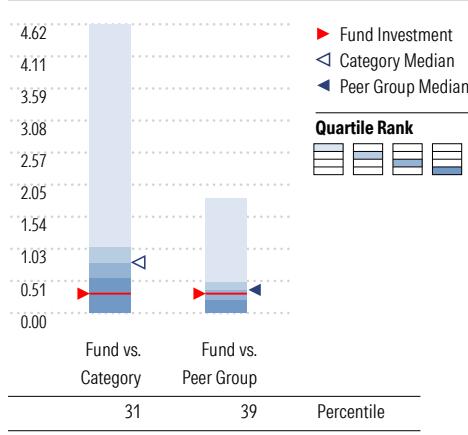


2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
3.52	4.20	-0.30	9.48	8.63	-1.46	-13.35	6.43	1.85	6.29	Total Return %
0.87	0.66	-0.31	0.76	1.12	0.08	-0.34	0.90	0.60	0.16	+/- Benchmark
0.29	0.49	0.20	1.42	1.11	0.02	-0.03	0.84	0.17	0.28	+/- Category
37	31	41	15	22	40	49	20	34	32	Tot Ret % Rank 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



Net Expense



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

Baird Aggregate Bond Inst BAGIX

Morningstar Category

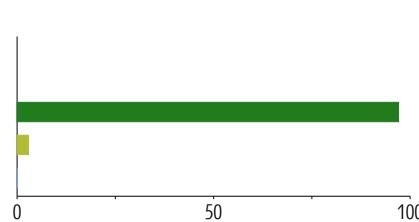
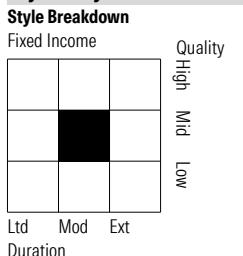
Intermediate Core Bond

Morningstar Index

Bloomberg US Agg Bond TR USD

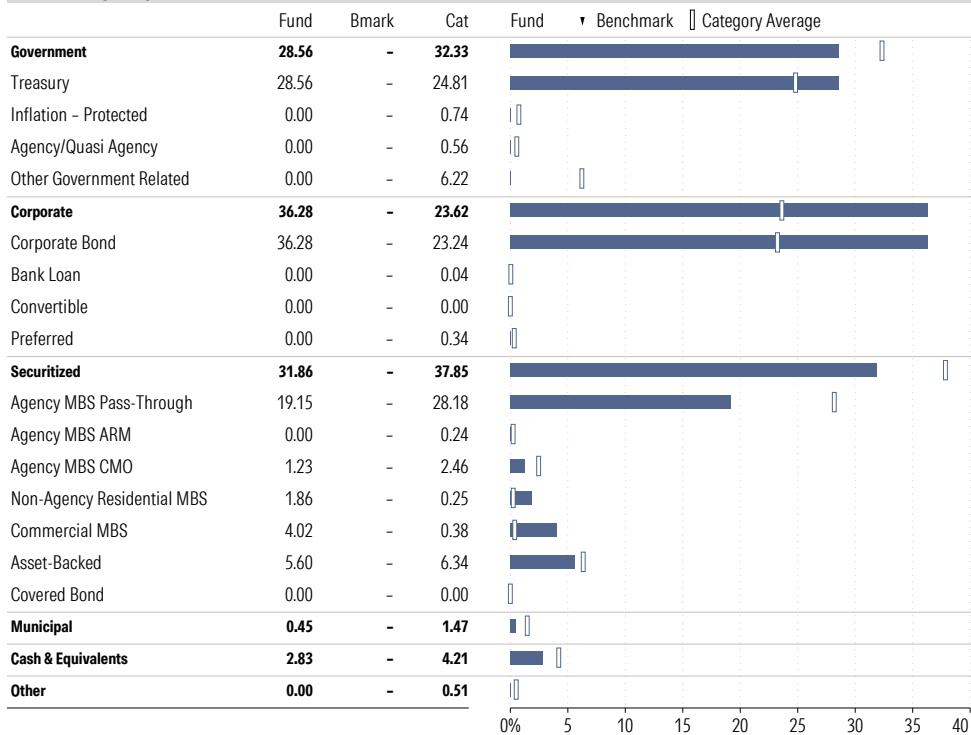
Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025

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



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

DFA US Small Cap Value I DFSVX

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.

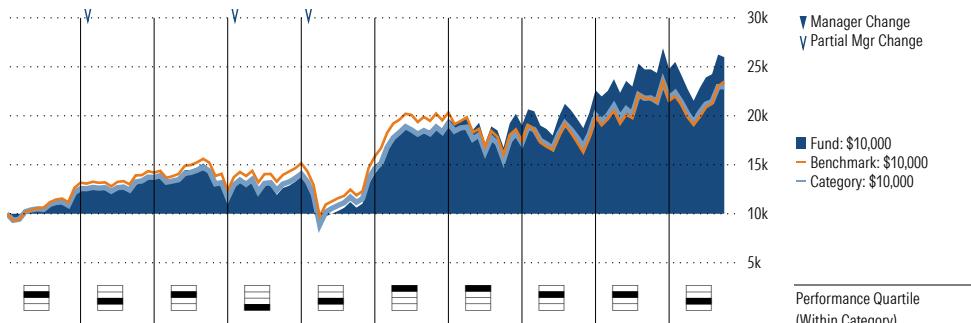
Morningstar Investment Management LLC Analysis

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ESG Metrics

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

Growth of \$10,000

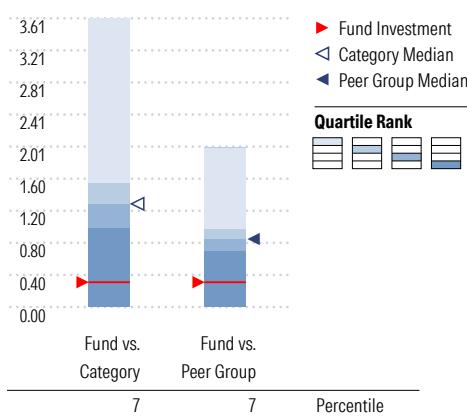


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
28.26	7.21	-15.13	18.12	2.23	39.84	-3.52	18.91	9.57	4.85	Total Return %
-3.48	-0.63	-2.27	-4.27	-2.40	11.57	10.96	4.26	1.52	-4.19	+/- Benchmark
2.27	-1.33	0.33	-3.31	-1.79	8.27	6.64	2.05	0.69	-0.12	+/- 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



Net Expense



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

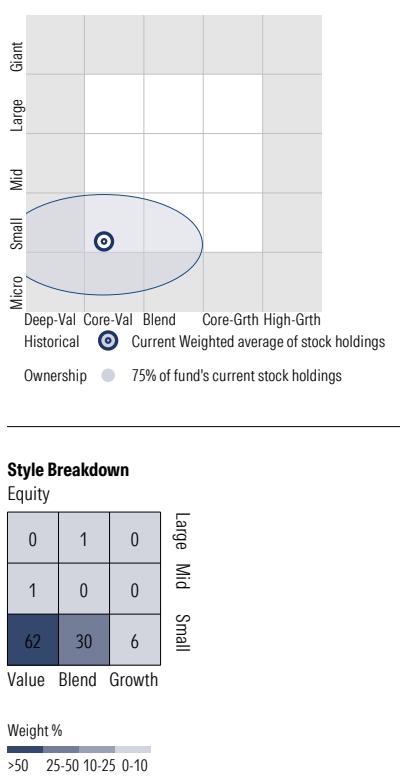
	Fund	Bmark	Cat
Price/Earnings Ratio	14.10	14.44	15.18
Price/Book Ratio	1.16	1.29	1.58
Geom Avg Mkt Cap \$B	3.74	2.28	5.89
ROE	6.42	2.99	13.36

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

DFA US Small Cap Value I DFSVX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Style Breakdown

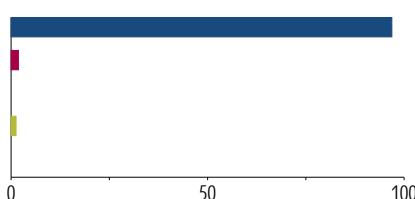
Equity

	0	1	0
1	0	0	0
62	30	6	0
Value	62	30	0
Blend	30	0	0
Growth	6	0	0

Weight %



Asset Allocation as of 09-30-2025



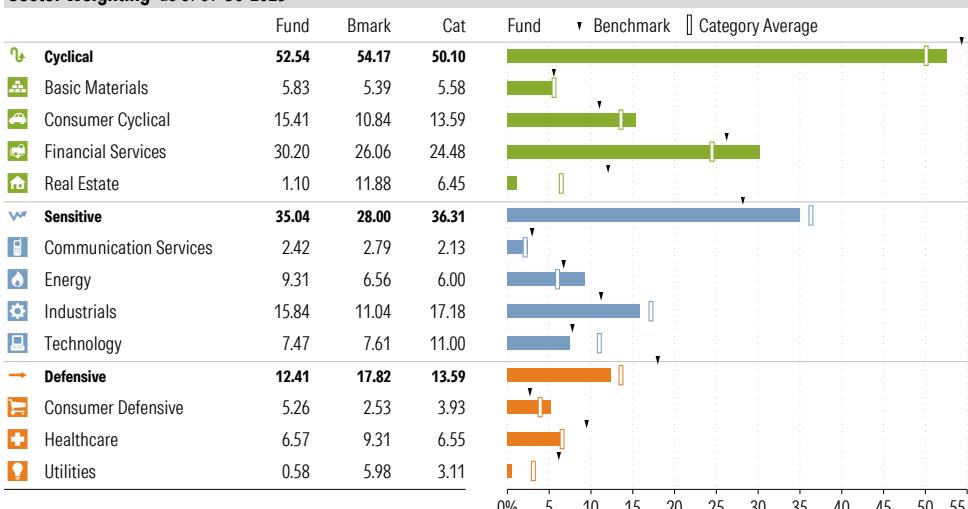
Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Sector Weighting as of 09-30-2025



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

Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category
High Yield BondMorningstar 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.

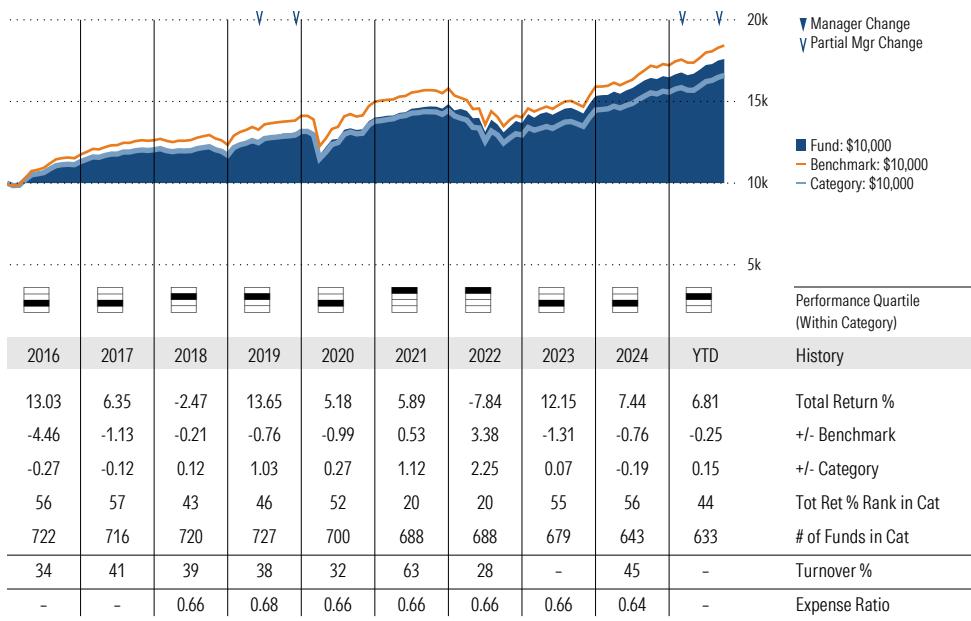
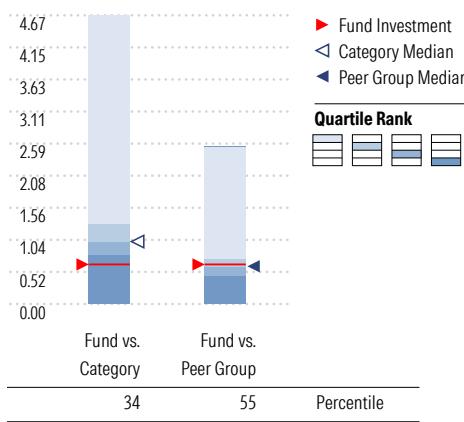
Management: The fund's management has been in place for 10.92 years.

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**Trailing Performance****Net Expense**

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

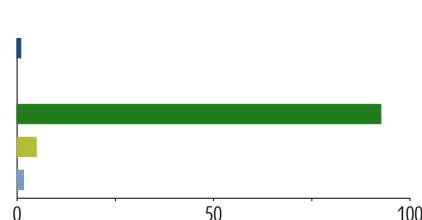
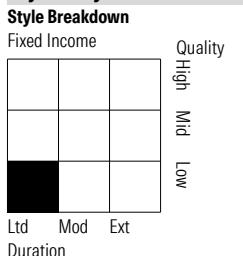
	Fund	Bmark	Cat
Avg Eff Duration	2.81	-	2.86
Avg Eff Maturity	4.03	-	4.80

Eaton Vance Income Fund of Boston R6 EIBRX

Morningstar Category
High Yield BondMorningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025

Credit Rating Breakdown	Fund	Bmark	Cat	Fund	Benchmark	Category Average
AAA	0.00	-	1.17	Government	0.00	-
AA	0.00	-	0.56	Treasury	0.00	1.00
A	0.00	-	0.08	Inflation - Protected	0.00	0.00
BBB	2.29	-	4.54	Agency/Quasi Agency	0.00	0.00
BB	44.33	-	41.56	Other Government Related	0.00	1.97
B	40.46	-	30.45	Corporate	95.07	-
Below B	10.28	-	16.10	Corporate Bond	86.75	87.20
Not Rated	2.64	-	5.55	Bank Loan	7.26	2.07
				Convertible	0.13	0.49
				Preferred	0.93	0.62
				Securitized	0.00	-
				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	-
				Cash & Equivalents	4.93	-
				Other	0.00	-
						1.56

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Morgan Stanley Inst Lqudy 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

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.

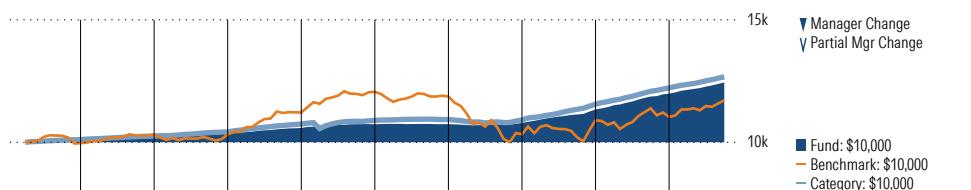
Style Consistency is not calculated for Fixed Income funds.

✓ 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

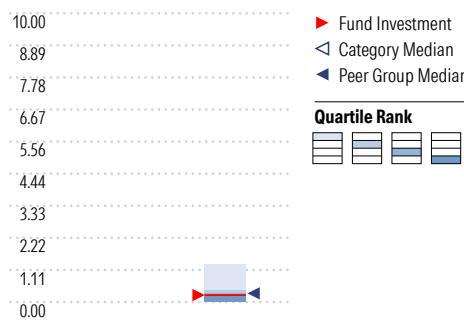


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
-	1.08	1.90	2.16	1.39	0.06	0.45	5.13	5.68	3.83	Total Return %
-	-2.46	1.89	-6.56	-6.12	1.60	13.46	-0.40	4.43	-2.30	+/- Benchmark
-	-0.36	0.29	-0.92	0.05	-0.14	0.59	-0.83	-0.11	0.13	+/- Category
-	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



Net Expense



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

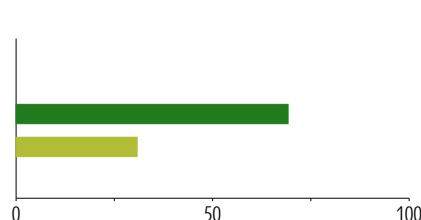
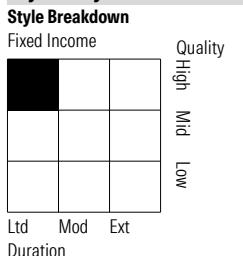
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Federated Hermes Govt Ultrashort R6 FGULX

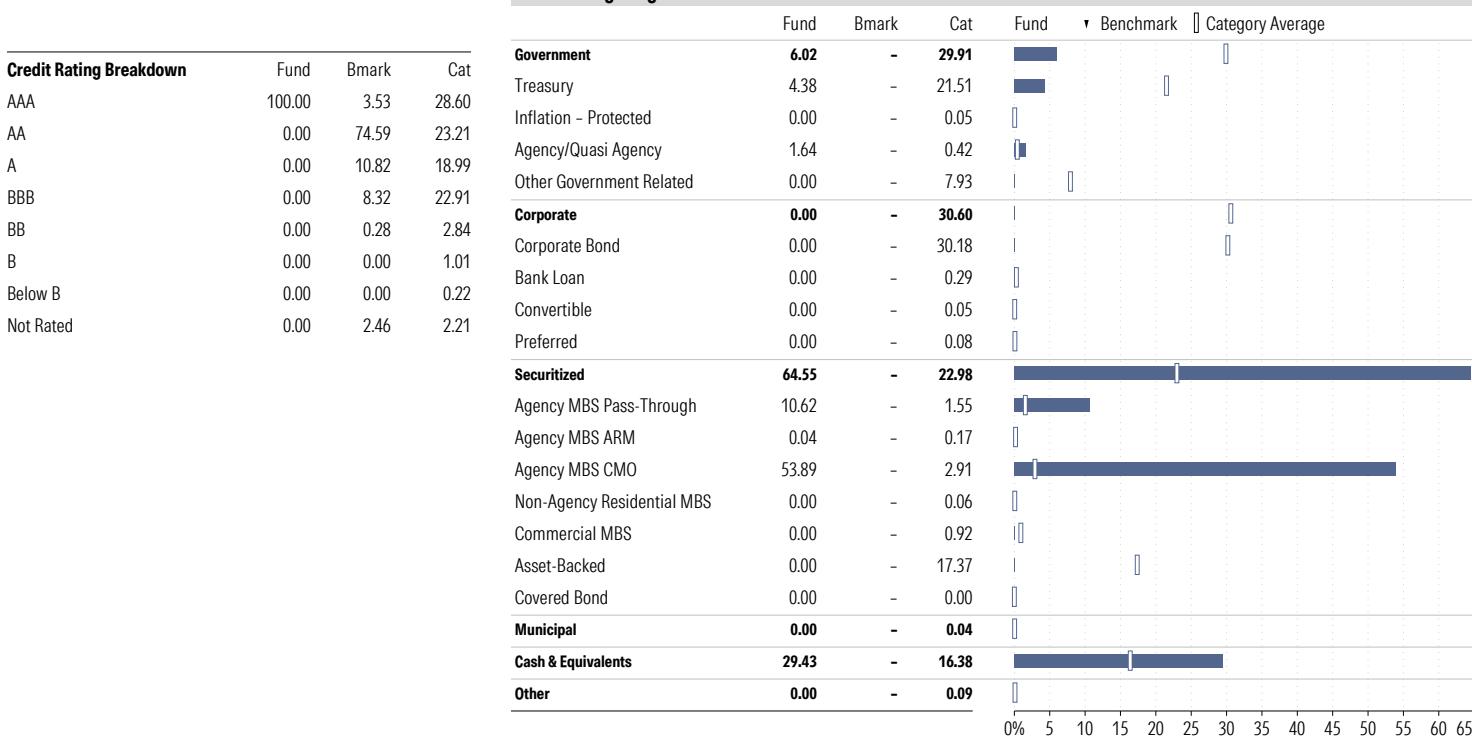
Morningstar Category
Ultrashort BondMorningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55 60 65

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

Fidelity 500 Index FXAIX

Portfolio Manager(s)

Louis Bottari since 01-2009

Peter Matthew since 08-2012

Robert Regan since 12-2016

Payal Gupta since 06-2019

Navid Sohrabi since 08-2019

Quantitative Screens

Performance: The fund has finished in the 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 16.67 years.

Style: The fund has landed in its primary style box – Large Blend – 75.76 % of the time over the past three years.

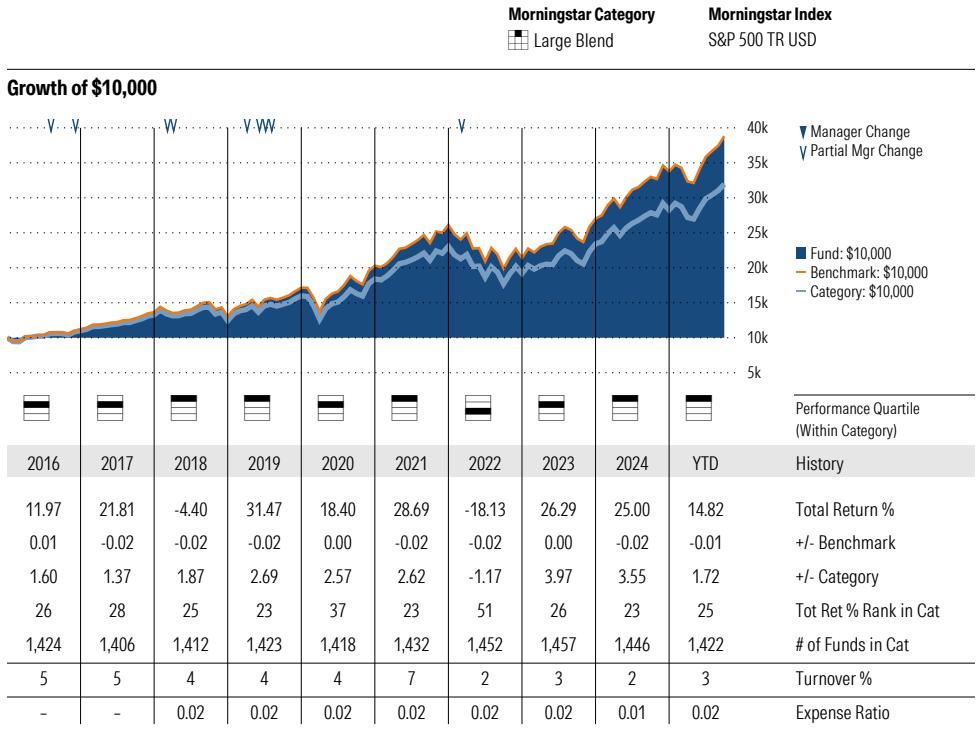
Net Expense: The fund's expense ratio of 0.02 is 97.1% lower than the Large Blend category average.

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

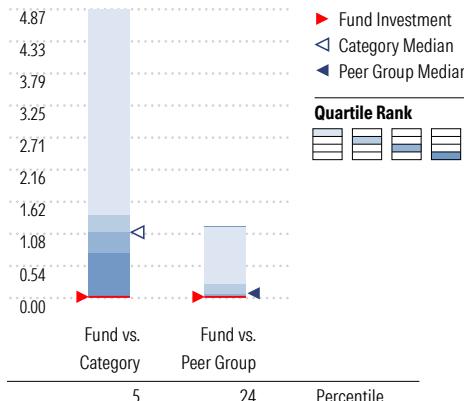
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
ESG Commitment	1-Low	07-19-2023
Carbon Risk Score	Low Risk	12-31-2022



Trailing Performance



Net Expense



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

Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.01	-	-1.59
Beta	1.00	-	0.99
R-Squared	100.00	-	93.13
Standard Deviation	13.37	13.37	13.72
Sharpe Ratio	1.38	1.38	1.21
Tracking Error	0.01	-	3.09
Information Ratio	-1.16	-	-1.71
Up Capture Ratio	99.96	-	95.42
Down Capture Ratio	99.96	-	103.55

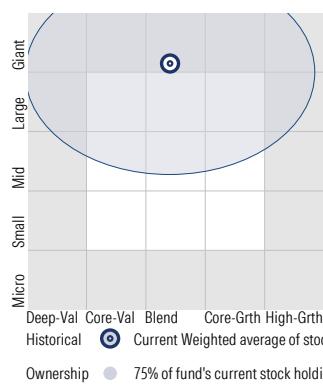
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.23	28.13	27.25
Price/Book Ratio	4.92	5.10	5.28
Geom Avg Mkt Cap \$B	409.25	439.39	477.25
ROE	34.60	35.20	34.08

Fidelity 500 Index FXAIX

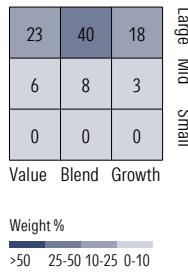
Style Analysis as of 09-30-2025

Morningstar Style Box™

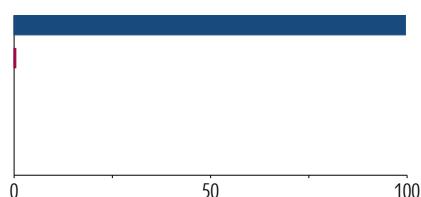


Style Breakdown

Equity



Asset Allocation as of 09-30-2025



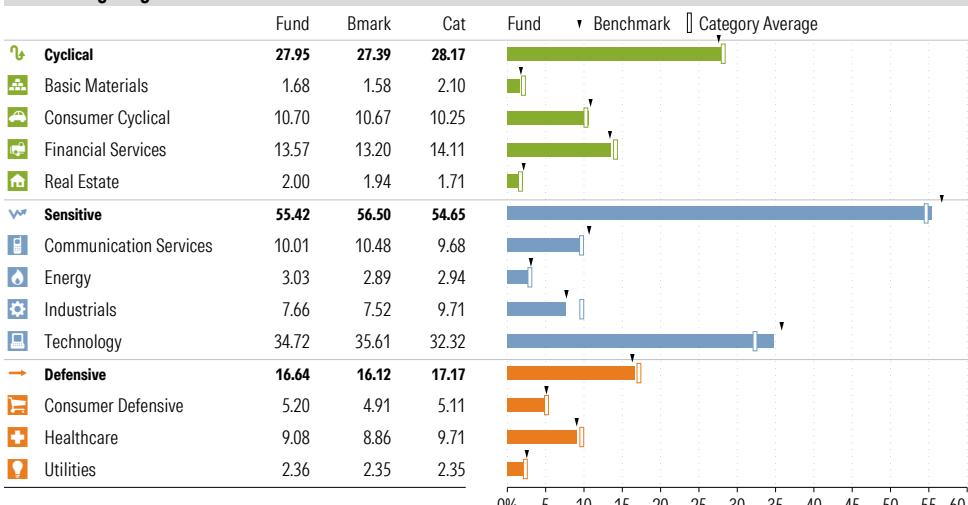
Morningstar Category

Large Blend

Morningstar Index

S&P 500 TR USD

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
NVIDIA Corp	7.75	7.75	38.96	Technology
Microsoft Corp	6.87	14.61	23.47	Technology
Apple Inc	6.32	20.94	1.99	Technology
Amazon.com Inc	3.95	24.88	0.08	Consumer Cyclical
Meta Platforms Inc Class A	2.92	27.81	25.69	Communication Svc
Broadcom Inc	2.55	30.36	43.06	Technology
Alphabet Inc Class A	2.26	32.62	28.75	Communication Svc
Alphabet Inc Class C	1.83	34.44	28.21	Communication Svc
Tesla Inc	1.71	36.15	10.12	Consumer Cyclical
Berkshire Hathaway Inc Class B	1.68	37.83	10.91	Financial Services
JPMorgan Chase & Co	1.53	39.36	33.28	Financial Services
Visa Inc Class A	1.10	40.46	8.58	Financial Services
Eli Lilly and Co	1.05	41.51	-0.58	Healthcare
Netflix Inc	0.94	42.45	34.51	Communication Svc
Exxon Mobil Corp	0.90	43.35	7.58	Energy

Total Holdings 508

Increase Decrease New to Portfolio

Fidelity International Index FSPSX

Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD**Portfolio Manager(s)**

Louis Bottari since 01-2009

Peter Matthew since 08-2012

Robert Regan since 12-2016

Payal Gupta since 06-2019

Navid Sohrabi since 08-2019

Quantitative Screens

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

Management: The fund's management has been in place for 16.72 years.

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

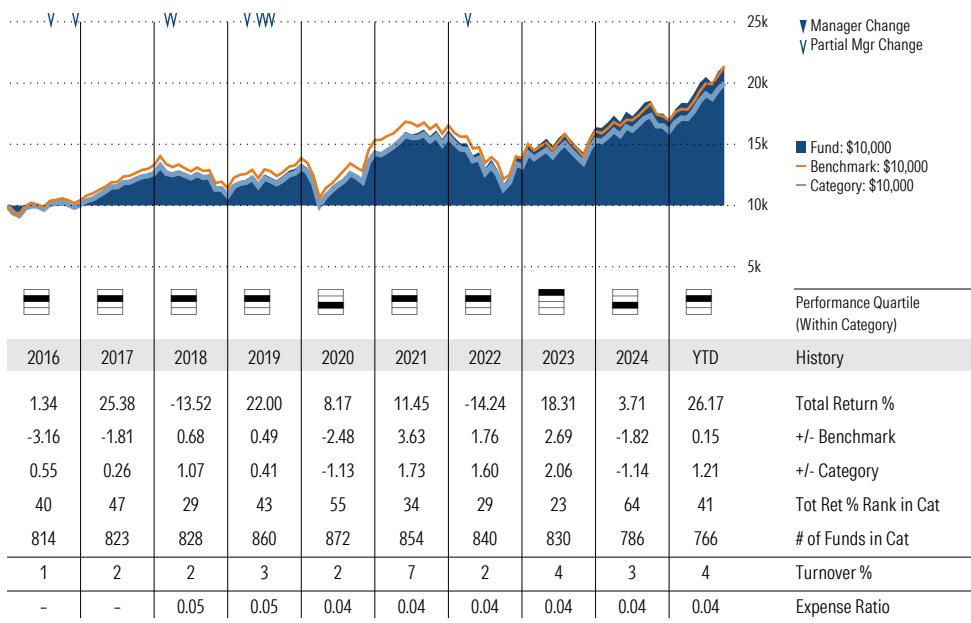
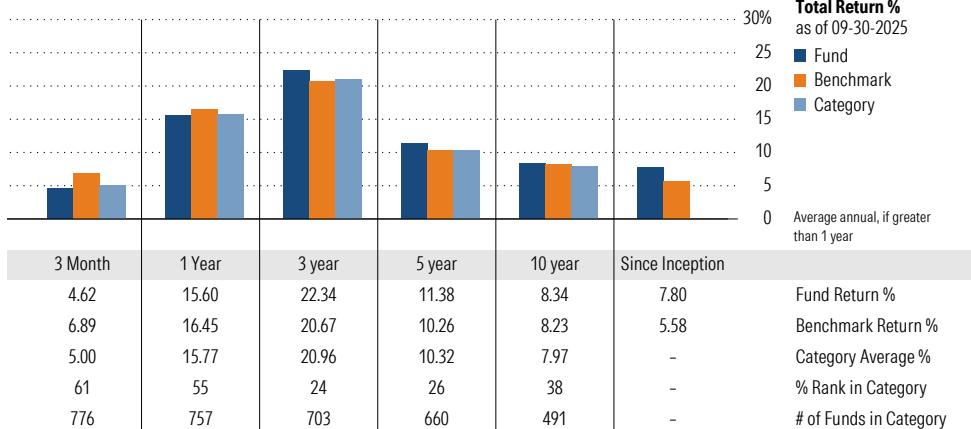
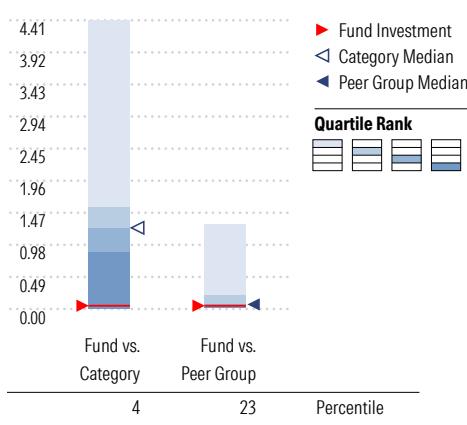
Net Expense: The fund's expense ratio of 0.04 is 94.94% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000**Trailing Performance****Net Expense**

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	0.26	-	0.01
Beta	1.07	-	1.02
R-Squared	92.86	-	90.69
Standard Deviation	14.62	13.21	14.14
Sharpe Ratio	1.12	1.12	1.08
Tracking Error	4.00	-	4.25
Information Ratio	0.42	-	0.11
Up Capture Ratio	110.63	-	104.10
Down Capture Ratio	115.79	-	108.66

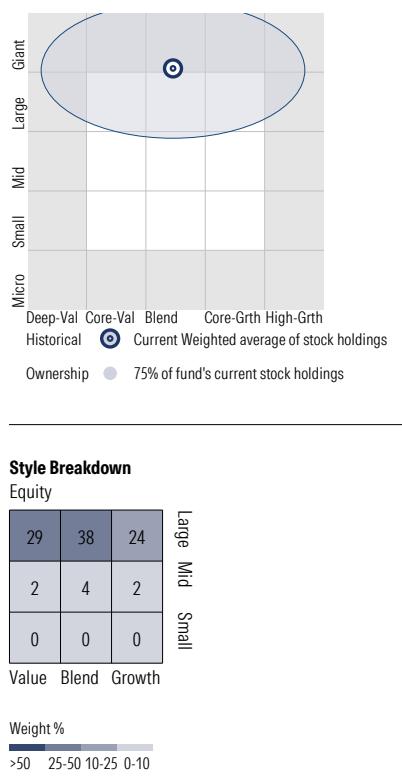
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.82	16.87	17.69
Price/Book Ratio	2.01	2.07	2.11
Geom Avg Mkt Cap \$B	61.02	62.76	67.92
ROE	17.55	18.05	18.02

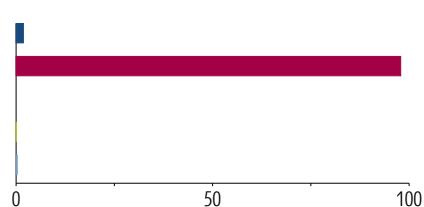
Fidelity International Index FSPSX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



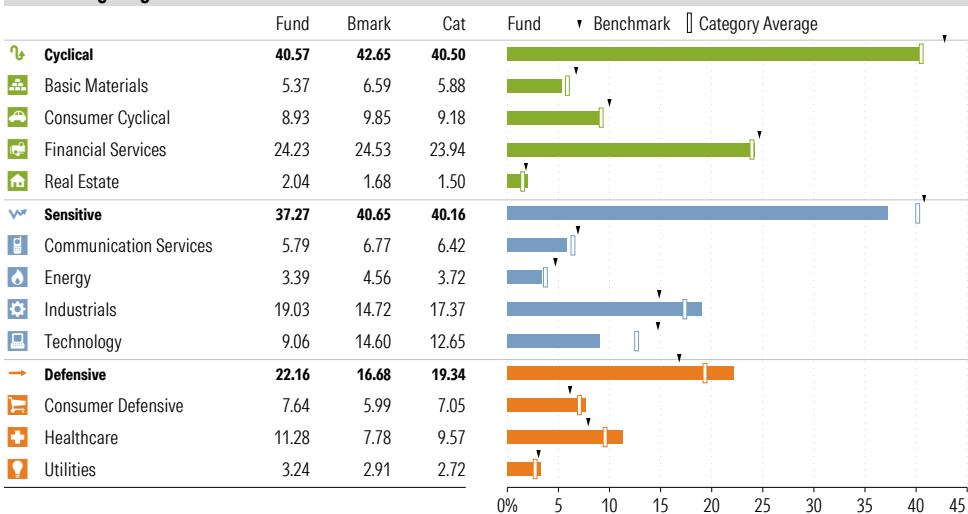
Morningstar Category

Foreign Large Blend

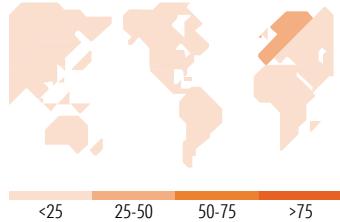
Morningstar Index

MSCI ACWI Ex USA NR USD

Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %	Market Maturity	Fund %
Greater Asia	33.54	35.80	Americas	1.89	10.09	Greater Europe	64.56	54.10	Developed Markets	99.76
Japan	22.19	17.78	North America	1.86	8.74	United Kingdom	14.46	13.21	Emerging Markets	0.24
Australasia	7.12	4.20	Central/Latin	0.03	1.35	W euro-ex UK	49.28	39.48	Not Available	0.00
Asia-4 Tigers	4.04	7.74				Emrgng Europe	0.02	0.15		
Asia-ex 4 Tigers	0.19	6.08				Africa	0.80	1.26		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ MSCI EAFE Index Future Sept 25	2.36	2.36	-	-
Cash	1.83	4.18	-	-
⊕ Fidelity Cash Central Fund	1.77	5.95	-	-
⊕ ASML Holding NV	1.49	7.44	40.06	Technology
⊕ SAP SE	1.45	8.89	-	Technology
⊕ AstraZeneca PLC	1.26	10.15	-	Healthcare
⊖ Nestle SA	1.24	11.38	-	Consumer Defensive
⊕ Novartis AG Registered Shares	1.22	12.61	-	Healthcare
⊕ Roche Holding AG	1.17	13.77	-	Healthcare
⊖ HSBC Holdings PLC	1.14	14.91	-	Financial Services

Total Holdings 708

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford International Opportunities R6 IHOVX

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

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

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

✓ Management: The fund's management has been in place for 15.59 years.

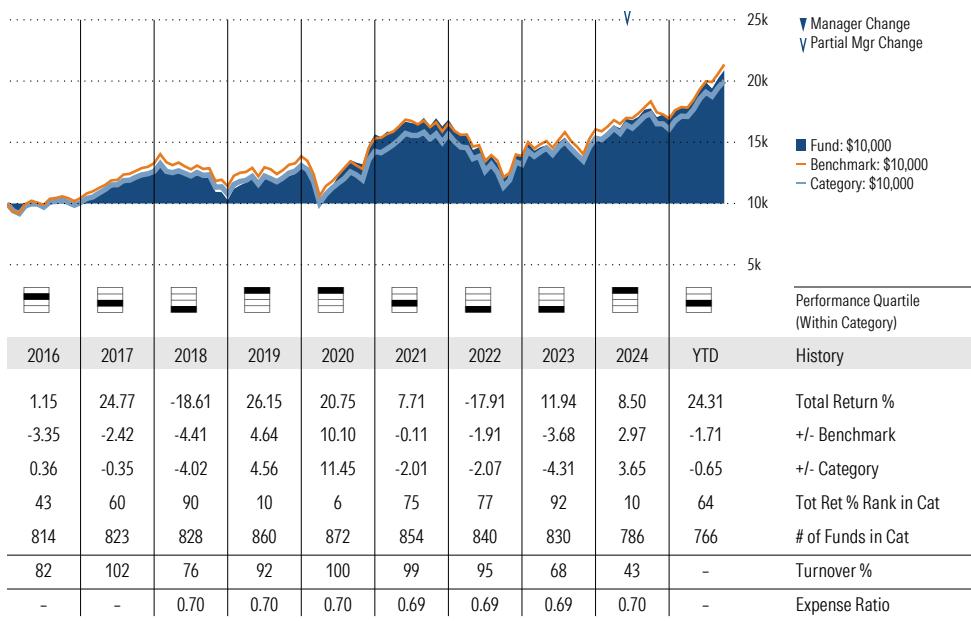
✗ Style: The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.69 is 12.66% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails the style consistency screen as it plots near the border of blend and growth in the Stylebox, but the investing process is steady and has not changed.

Growth of \$10,000



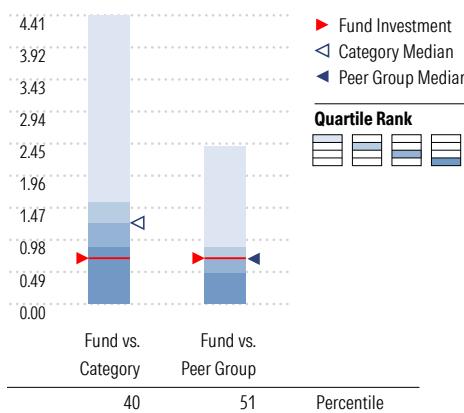
ESG Metrics

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

Trailing Performance



Net Expense



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	-0.44	-	0.01
Beta	1.00	-	1.02
R-Squared	92.53	-	90.69
Standard Deviation	13.79	13.21	14.14
Sharpe Ratio	1.05	1.12	1.08
Tracking Error	3.77	-	4.25
Information Ratio	-0.13	-	0.11
Up Capture Ratio	99.76	-	104.10
Down Capture Ratio	103.29	-	108.66

Portfolio Metrics

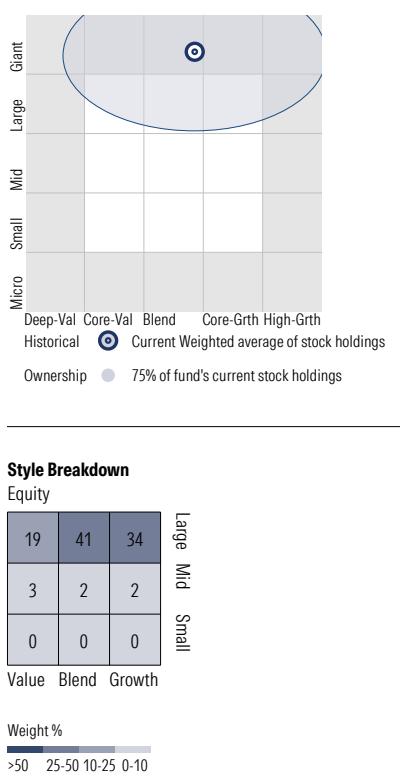
	Fund	Bmark	Cat
Price/Earnings Ratio	17.37	16.87	17.69
Price/Book Ratio	2.23	2.07	2.11
Geom Avg Mkt Cap \$B	76.89	62.76	67.92
ROE	17.59	18.05	18.02

Hartford International Opportunities R6 IHOVX

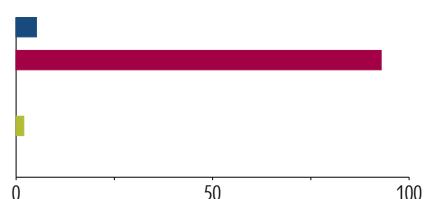
Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

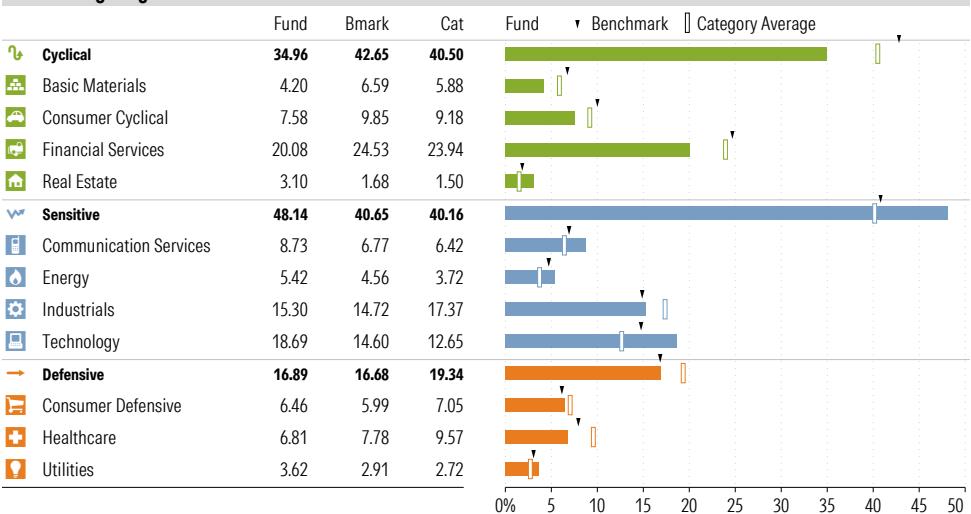
Morningstar Style Box™



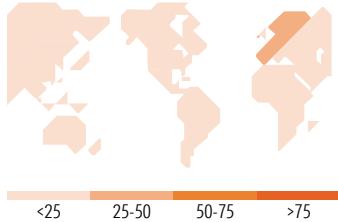
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %	Market Maturity	Fund %
Greater Asia	37.87	35.80	Americas	12.67	10.09	Greater Europe	49.46	54.10		
Japan	14.61	17.78	North America	9.39	8.74	United Kingdom	18.17	13.21	Developed Markets	86.47
Australasia	0.00	4.20	Central/Latin	3.28	1.35	W euro-ex UK	31.29	39.48	Emerging Markets	13.53
Asia-4 Tigers	13.02	7.74				Emrgng Europe	0.00	0.15	Not Available	0.00
Asia-ex 4 Tigers	10.24	6.08				Africa	0.00	1.26		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	4.01	4.01	-	Technology
⊖ Tencent Holdings Ltd	2.80	6.81	-	Communication Svc
⊖ Shell PLC	2.36	9.18	-	Energy
⊕ ASML Holding NV	2.03	11.21	40.06	Technology
⊖ SAP SE	2.02	13.23	-	Technology
⊕ Unilever PLC	1.97	15.20	-	Consumer Defensive
⊖ Mitsubishi UFJ Financial Group Inc	1.97	17.16	-	Financial Services
⊖ Sony Group Corp	1.95	19.11	-	Technology
⊖ Siemens AG	1.91	21.02	-	Industrials
⊖ AstraZeneca PLC	1.91	22.93	-	Healthcare

Total Holdings 91

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Hartford International Value R6 HILUX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

James Shakin since 08-2013

Andrew Corry since 03-2015

Tarit Rao-Chakravorti since 12-2018

Tyler J. Brown since 12-2022

Keith White since 09-2024

Quantitative Screens

Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 5 of the 6 years it's been in existence.

Management: The fund's management has been in place for 12.09 years.

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

Net Expense: The fund's expense ratio of 0.81 is 14.74% lower than the Foreign Large Value category average.

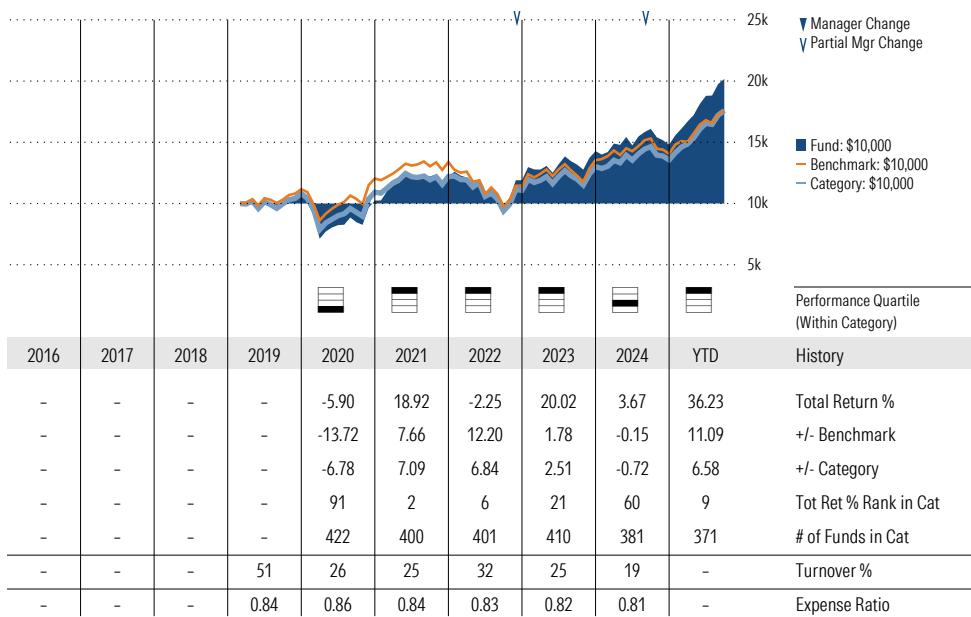
Morningstar Investment Management LLC Analysis

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	1	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

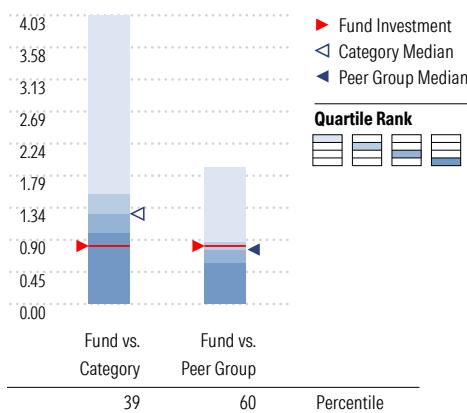
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.92	-	2.05
Beta	0.98	-	0.97
R-Squared	86.97	-	87.23
Standard Deviation	14.18	13.54	14.16
Sharpe Ratio	1.42	1.16	1.23
Tracking Error	5.13	-	5.11
Information Ratio	1.04	-	0.38
Up Capture Ratio	104.82	-	99.60
Down Capture Ratio	73.99	-	86.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.05	18.15	14.38
Price/Book Ratio	1.01	2.04	1.48
Geom Avg Mkt Cap \$B	16.62	62.57	44.25
ROE	8.19	17.79	14.13

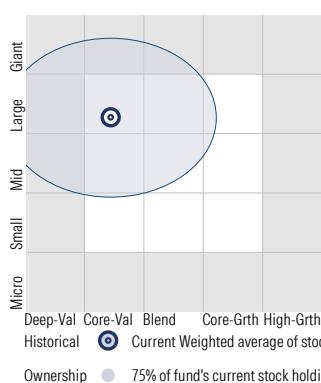
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Hartford International Value R6 HILUX

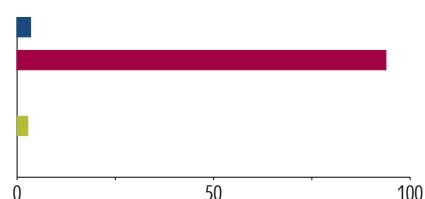
Morningstar Category
Foreign Large ValueMorningstar Index
MSCI EAFE NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

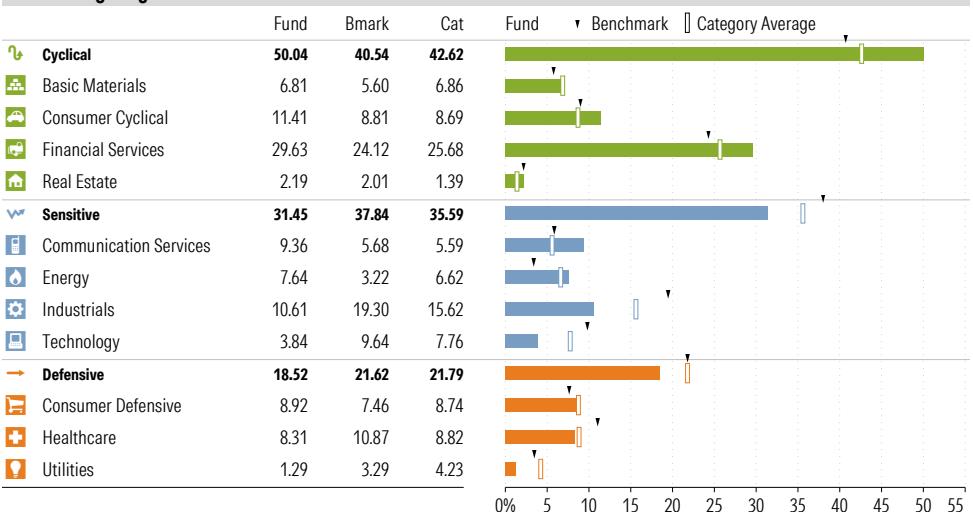


Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	3.44	3.11
Non-US Stocks	93.84	95.36
Bonds	0.00	0.15
Cash	2.72	1.03
Other	0.00	0.34
Total	100.00	100.00

Sector Weighting as of 09-30-2025



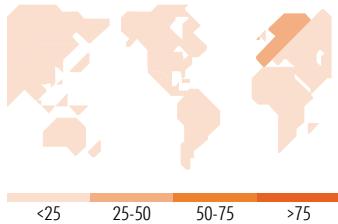
Style Breakdown

Equity

Value	Blend	Growth
41	16	6
16	12	4
4	2	0

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

World Regions % Equity 09-30-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	33.67	30.69	Americas	7.17	8.16	Greater Europe	59.16	61.15	Market Maturity	Fund %
Japan	22.98	17.28	North America	1.41	6.85	United Kingdom	19.29	17.64	Developed Markets	87.81
Australasia	0.00	2.64	Central/Latin	5.76	1.31	W euro-ex UK	37.86	42.61	Emerging Markets	12.19
Asia-4 Tigers	6.28	7.72				Emrgng Europe	0.47	0.13	Not Available	0.00
Asia-ex 4 Tigers	4.41	3.05				Africa	1.54	0.77		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ British American Tobacco PLC	2.38	2.38	-	Consumer Defensive
⊕ Shell PLC	2.30	4.67	-	Energy
⊕ UniCredit SpA	2.20	6.87	-	Financial Services
⊖ Usd	2.06	8.93	-	-
⊕ Societe Generale SA	1.90	10.83	-	Financial Services
⊕ Standard Chartered PLC	1.84	12.67	-	Financial Services
⊕ GSK PLC	1.70	14.37	-	Healthcare
⊕ TotalEnergies SE	1.44	15.81	-	Energy
⊕ BP PLC	1.35	17.16	-	Energy
⊕ BNP Paribas Act. Cat.A	1.30	18.46	-	Financial Services

Total Holdings 246

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Giri Devulapally since 08-2004
 Holly Morris since 11-2020
 Joseph Wilson since 11-2020
 Larry Lee since 11-2020
 Robert Maloney since 11-2022

Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 21.18 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 0.44 is 51.65% lower than the Large Growth category average.

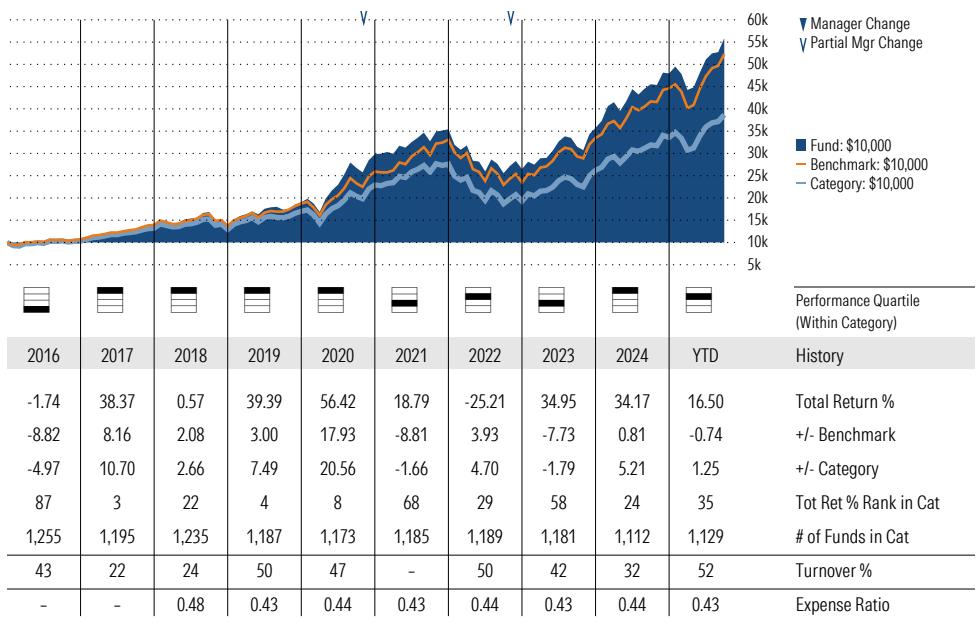
Morningstar Investment Management LLC Analysis

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	2	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	04-07-2022

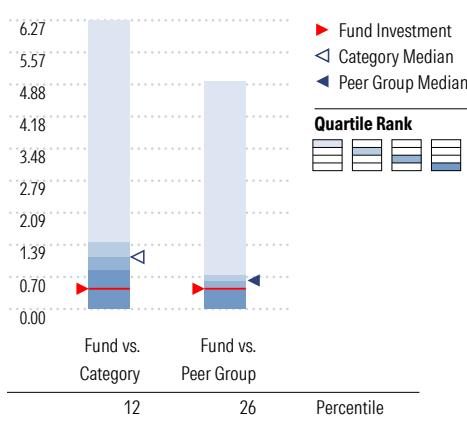
Growth of \$10,000



Trailing Performance



Net Expense



- Fund Investment
- ◀ Category Median
- ◀ Peer Group Median

Quartile 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

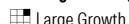
	Fund	Bmark	Cat
Alpha	-0.84	-	-2.66
Beta	0.98	-	1.00
R-Squared	95.62	-	89.18
Standard Deviation	15.93	15.91	16.99
Sharpe Ratio	1.42	1.51	1.27
Tracking Error	3.35	-	5.53
Information Ratio	-0.55	-	-0.74
Up Capture Ratio	98.11	-	95.21
Down Capture Ratio	105.59	-	107.36

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	36.10	38.61	35.44
Price/Book Ratio	10.93	13.60	10.12
Geom Avg Mkt Cap \$B	748.19	897.90	697.70
ROE	40.70	45.99	39.98

JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category

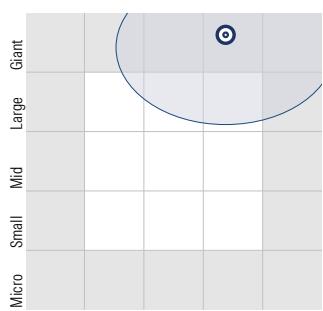


Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2025

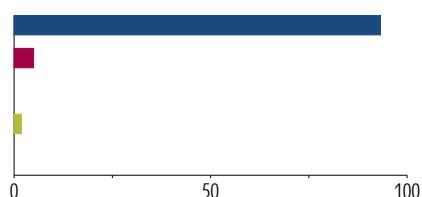
Morningstar Style Box™



Historical (C) Current Weighted average of stock holdings

Ownership (●) 75% of fund's current stock holdings

Asset Allocation as of 09-30-2025



Asset Class

Net %

Cat%

US Stocks

93.21

93.93

Non-US Stocks

4.95

4.15

Bonds

0.00

-0.02

Cash

1.84

0.20

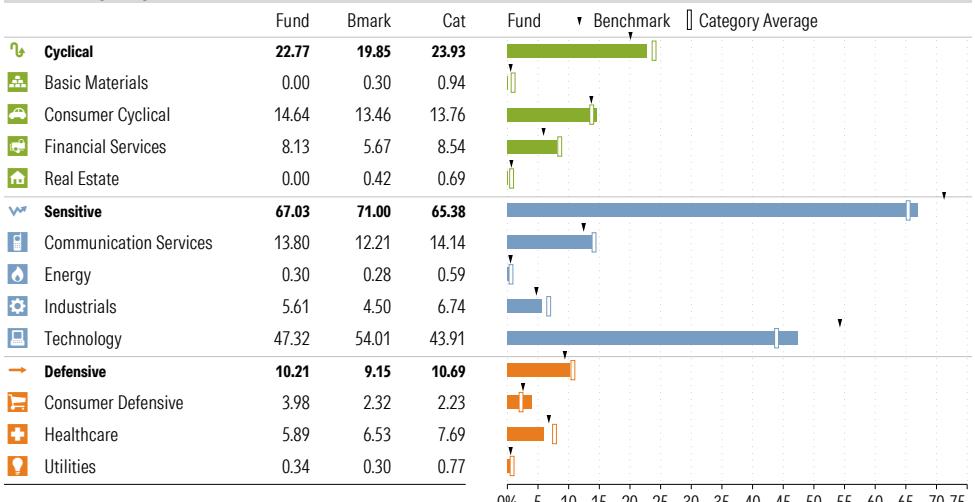
Other

0.00

1.75

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

	9	45	38
	9	45	38
	0	2	5
	0	0	0

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
NVIDIA Corp	12.28	12.28	38.96	Technology
Microsoft Corp	11.24	23.53	23.47	Technology
Apple Inc	6.48	30.01	1.99	Technology
Meta Platforms Inc Class A	6.01	36.02	25.69	Communication Svc
Broadcom Inc	4.32	40.34	43.06	Technology
Amazon.com Inc	4.18	44.52	0.08	Consumer Cyclical
Alphabet Inc Class C	3.46	47.97	28.21	Communication Svc
Mastercard Inc Class A	3.03	51.00	8.45	Financial Services
Tesla Inc	2.64	53.65	10.12	Consumer Cyclical
Netflix Inc	2.36	56.01	34.51	Communication Svc
JPMorgan Prime Money Market Inst	1.83	57.84	-	-
Walmart Inc	1.77	59.60	14.85	Consumer Defensive
DoorDash Inc Ordinary Shares - Class A	1.56	61.17	62.14	Consumer Cyclical
Philip Morris International Inc	1.53	62.70	37.02	Consumer Defensive
3M Co	1.33	64.03	21.91	Industrials

Total Holdings 76

Increase Decrease New to Portfolio

MFS International Equity R6 MIEIX

Portfolio Manager(s)

Daniel Ling since 10-2009

Filipe Benzinho since 05-2016

Harry Purcell since 05-2025

Quantitative Screens

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

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

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

Net Expense: The fund's expense ratio of 0.69 is 12.66% lower than the Foreign Large Blend category average.

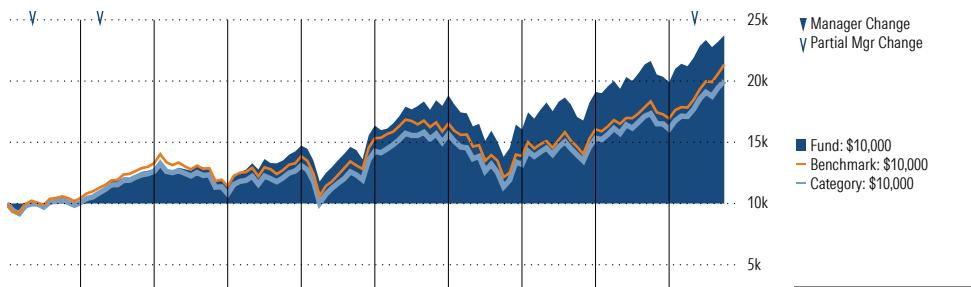
Morningstar Investment Management LLC Analysis

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

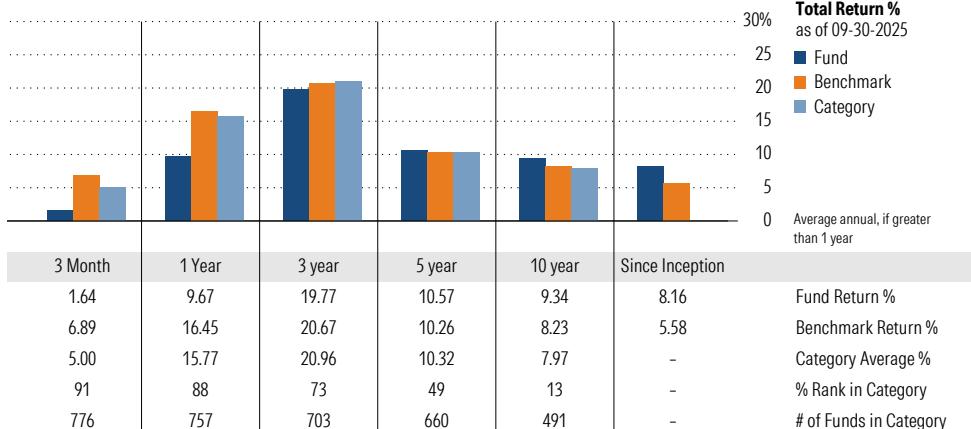
Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	02-15-2022

Growth of \$10,000

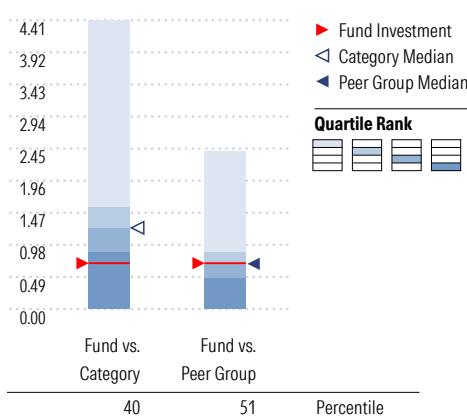


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
0.30	28.02	-10.66	28.40	11.10	15.16	-14.83	19.04	4.14	19.28	Total Return %
-4.20	0.83	3.54	6.89	0.45	7.34	1.17	3.42	-1.39	-6.74	+/- Benchmark
-0.49	2.90	3.93	6.81	1.80	5.44	1.01	2.79	-0.71	-5.68	+/- Category
28	67	19	46	32	8	39	15	58	88	Tot Ret % Rank in Cat
814	823	828	860	872	854	840	830	786	766	# of Funds in Cat
12	17	14	12	13	13	12	10	8	13	Turnover %
-	-	0.69	0.69	0.68	0.67	0.67	0.68	0.69	0.64	Expense Ratio

Trailing Performance



Net Expense



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

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

	Fund	Bmark	Cat
Alpha	-1.22	-	0.01
Beta	1.03	-	1.02
R-Squared	89.85	-	90.69
Standard Deviation	14.36	13.21	14.14
Sharpe Ratio	0.99	1.12	1.08
Tracking Error	4.59	-	4.25
Information Ratio	-0.20	-	0.11
Up Capture Ratio	104.18	-	104.10
Down Capture Ratio	118.39	-	108.66

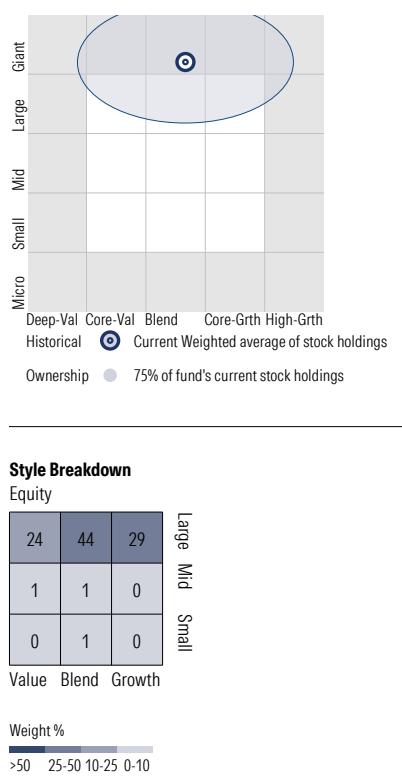
	Fund	Bmark	Cat
Price/Earnings Ratio	18.27	16.87	17.69
Price/Book Ratio	2.41	2.07	2.11
Geom Avg Mkt Cap \$B	74.59	62.76	67.92
ROE	19.93	18.05	18.02

MFS International Equity R6 MIEIX

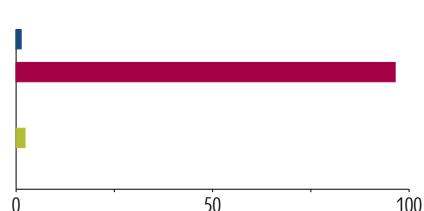
Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

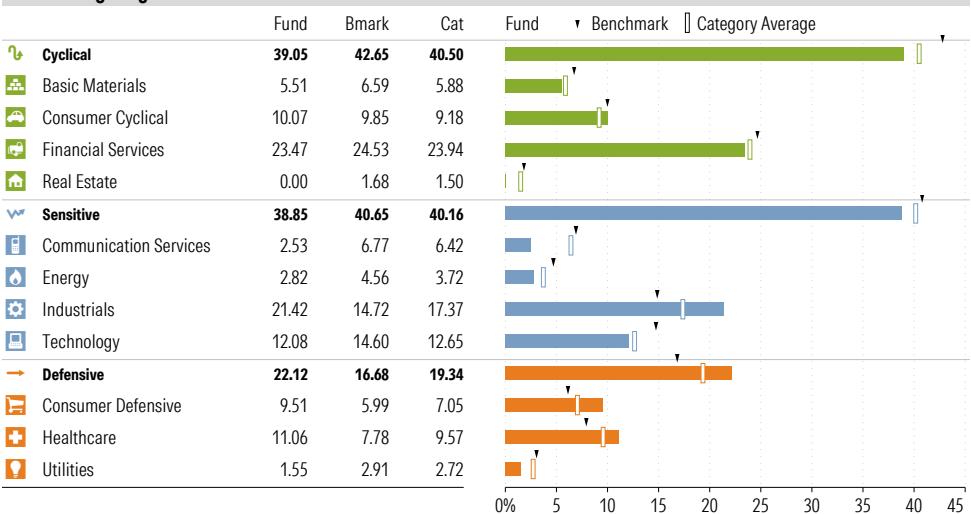
Morningstar Style Box™



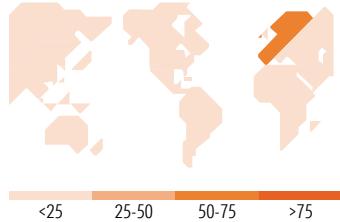
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %	Market Maturity	Fund %
Greater Asia	27.62	35.80	Americas	4.73	10.09	Greater Europe	67.66	54.10	Market Maturity	Fund %
Japan	19.23	17.78	North America	4.73	8.74	United Kingdom	14.84	13.21	Developed Markets	96.49
Australasia	0.00	4.20	Central/Latin	0.00	1.35	W euro-ex UK	51.44	39.48	Emerging Markets	3.51
Asia-4 Tigers	4.88	7.74				Emrgng Europe	0.00	0.15	Not Available	0.00
Asia-ex 4 Tigers	3.51	6.08				Africa	1.38	1.26		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Air Liquide SA	2.86	2.86	-	Basic Materials
⊕ Rolls-Royce Holdings PLC	2.63	5.49	-	Industrials
⊕ SAP SE	2.59	8.09	-	Technology
⊕ Hitachi Ltd	2.52	10.61	-	Industrials
⊕ Schneider Electric SE	2.38	12.99	-	Industrials
⊕ Roche Holding AG	2.34	15.34	-	Healthcare
⊖ Compass Group PLC	2.18	17.51	-	Consumer Cyclical
⊕ Currency Cash CASH_USD	2.17	19.68	-	-
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	2.15	21.84	42.57	Technology
⊕ Novartis AG Registered Shares	2.14	23.98	-	Healthcare

Total Holdings 83

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

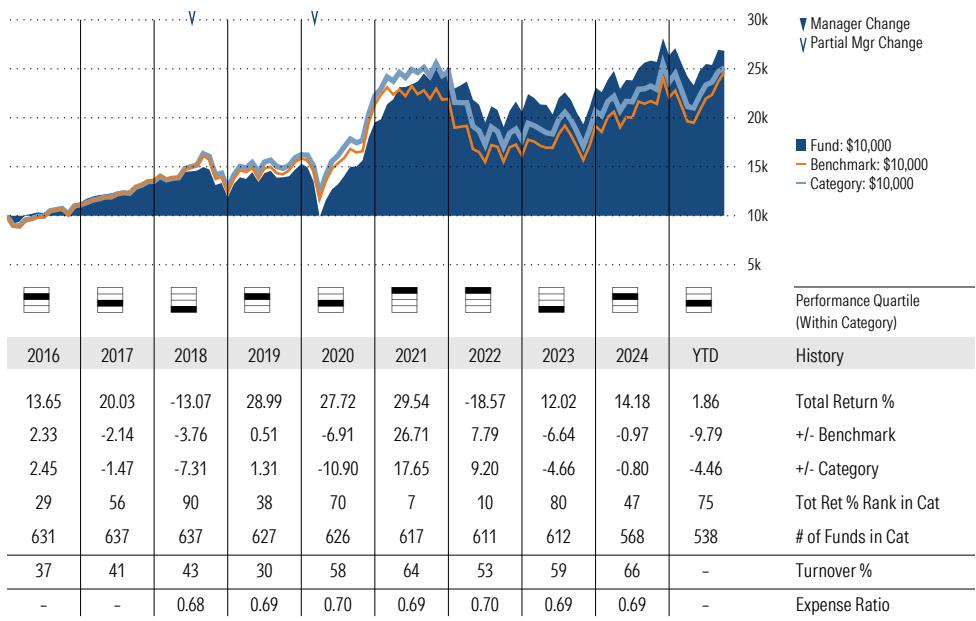
Morningstar Investment Management LLC Analysis

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

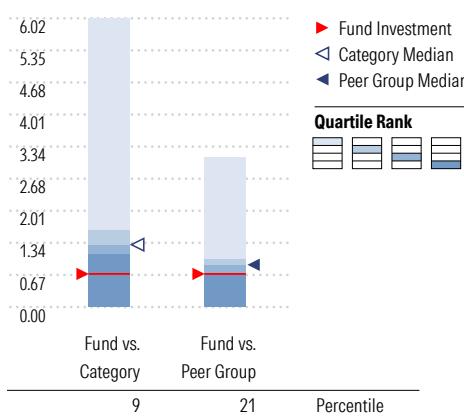
Growth of \$10,000



Trailing Performance



Net Expense



► Fund Investment
 ▲ Category Median
 ▲ Peer Group Median

Quartile Rank
 □ □ □ □

3-Year Risk Metrics

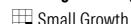
	Fund	Bmark	Cat
Alpha	-1.31	-	-0.72
Beta	0.81	-	0.89
R-Squared	90.17	-	89.69
Standard Deviation	18.18	21.24	20.12
Sharpe Ratio	0.45	0.60	0.50
Tracking Error	6.95	-	6.87
Information Ratio	-0.66	-	-0.37
Up Capture Ratio	76.80	-	86.34
Down Capture Ratio	79.81	-	88.37

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

PGIM Jennison Small Company R6 PJSQX

Morningstar Category

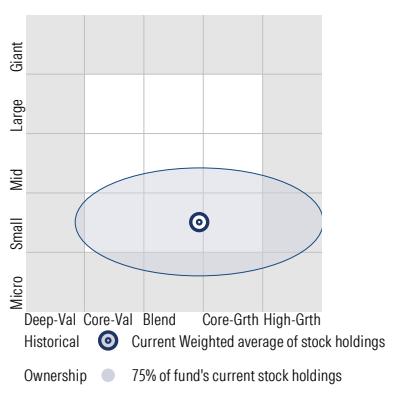


Morningstar Index

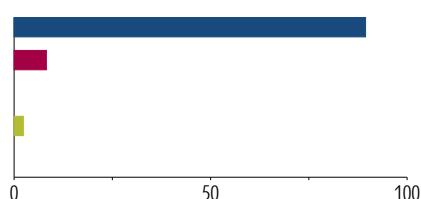
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025

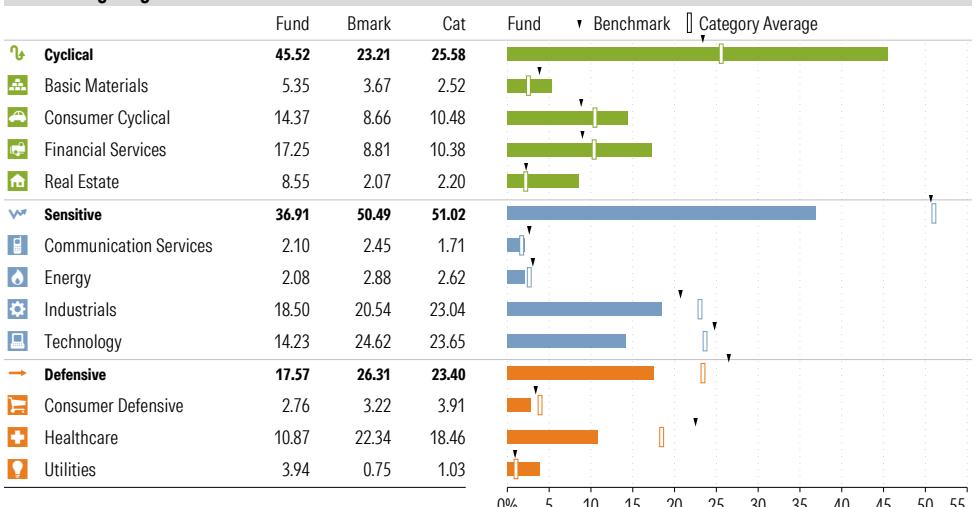


Asset Class

Net %

Cat%

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

	0	0	0
5	9	10	
19	30	27	
Value	Blend	Growth	

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

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

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.

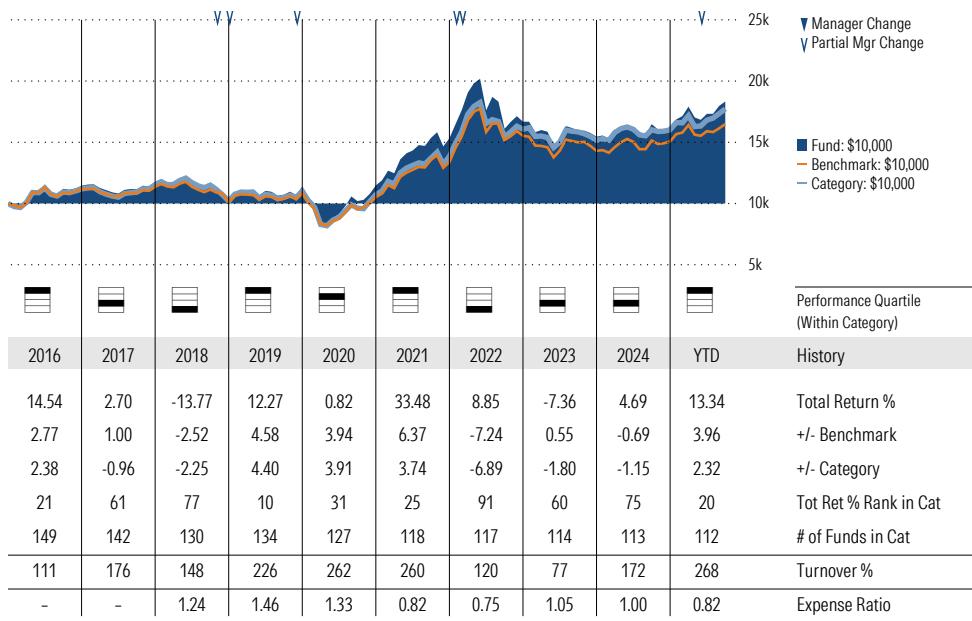
Morningstar Investment Management LLC Analysis

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

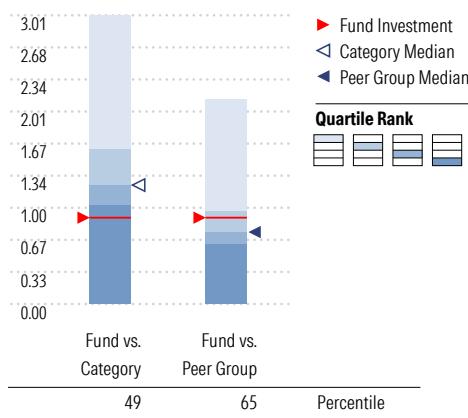
Growth of \$10,000



Trailing Performance



Net Expense



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

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category

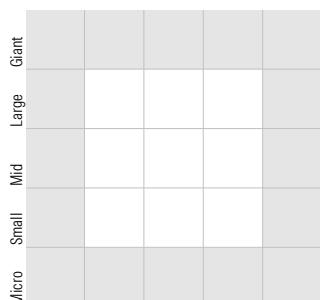
Commodities Broad Basket

Morningstar Index

Bloomberg Commodity TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

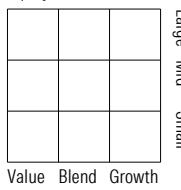


Deep-Val Core-Val Blend Core-Grth High-Grth
 Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

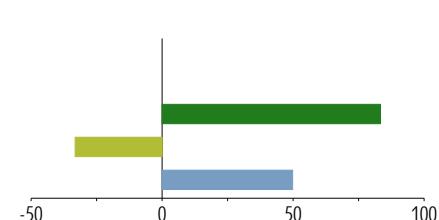
Style Breakdown

Equity



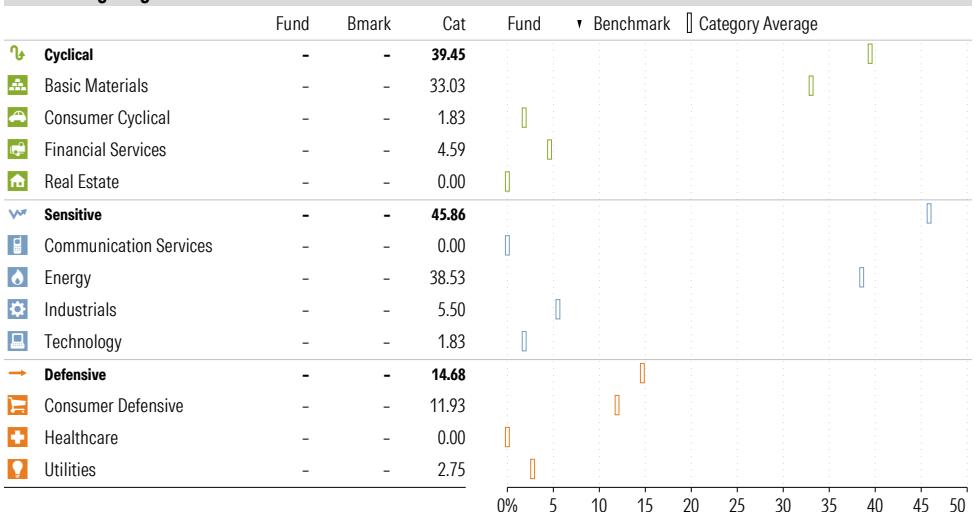
Weight %
 >50 25-50 10-25 0-10

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



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

PIMCO Income Instl PIMIX

Portfolio Manager(s)

Daniel Ivascyn since 03-2007

Alfred Murata since 03-2013

Joshua Anderson since 07-2018

Quantitative Screens

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

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

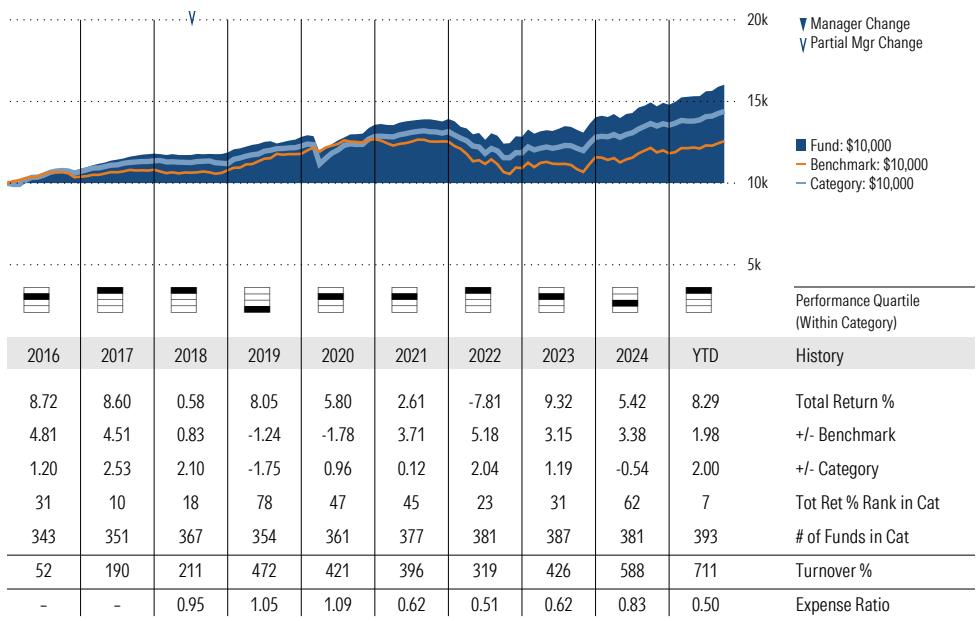
Morningstar Investment Management LLC Analysis

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

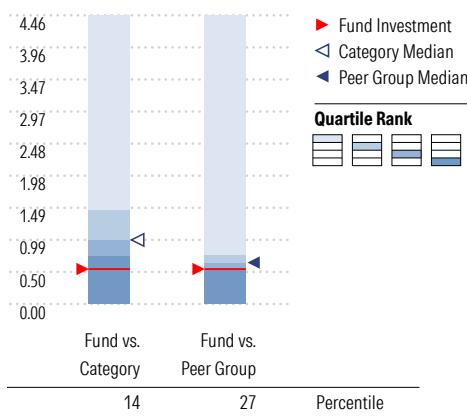
Growth of \$10,000



Trailing Performance



Net Expense



► Fund Investment
△ Category Median
◀ Peer Group Median

Quartile Rank

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

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

PIMCO Income Instl PIMIX

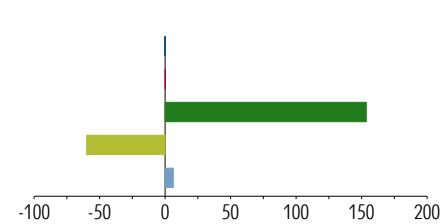
Morningstar Category
Multisector BondMorningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 09-30-2025

Style Breakdown

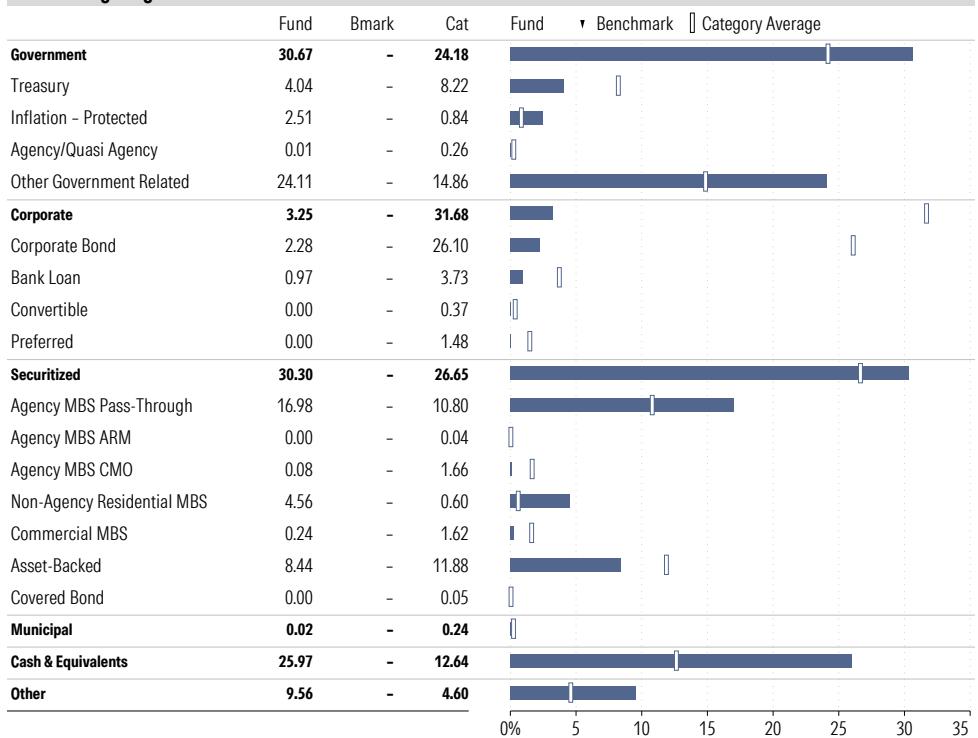
Fixed Income		Quality
Ltd	Mod	Ext
Duration		
High	Mid	Low

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

Sector Weighting as of 09-30-2025



0% 5% 10% 15% 20% 25% 30% 35%

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

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.

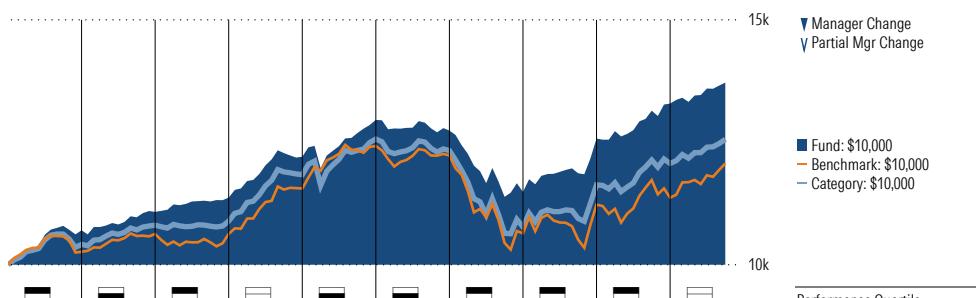
Morningstar Investment Management LLC Analysis

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

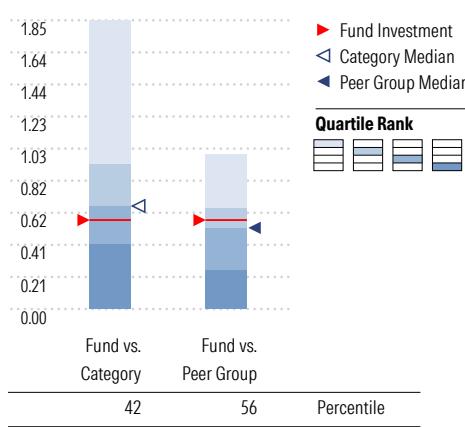


Performance Quartile (Within Category)										History
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
7.03	3.52	2.63	7.34	6.15	-1.67	-9.84	9.49	5.68	3.23	Total Return %
4.38	-0.02	2.62	-1.38	-1.36	-0.13	3.17	3.96	4.43	-2.90	+/- Benchmark
2.90	-0.21	1.95	-1.39	-0.02	0.22	2.80	1.68	1.81	-0.92	+/- 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



Net Expense



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

PIMCO International Bond (USD-Hdg) Instl PFORX

Morningstar Category

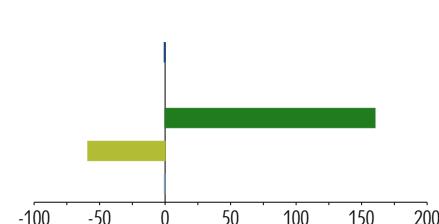
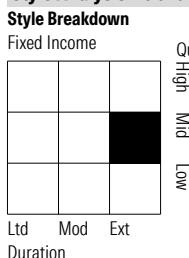
Global Bond-USD Hedged

Morningstar Index

Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

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

Sector Weighting as of 09-30-2025



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

Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real EstateMorningstar Index
S&P United States REIT TR USD**Portfolio Manager(s)**

Kelly Rush since 12-2000

Anthony Kenkel since 06-2012

Keith Bokota since 11-2013

Quantitative Screens

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

Management: The fund's management has been in place for 24.83 years.

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

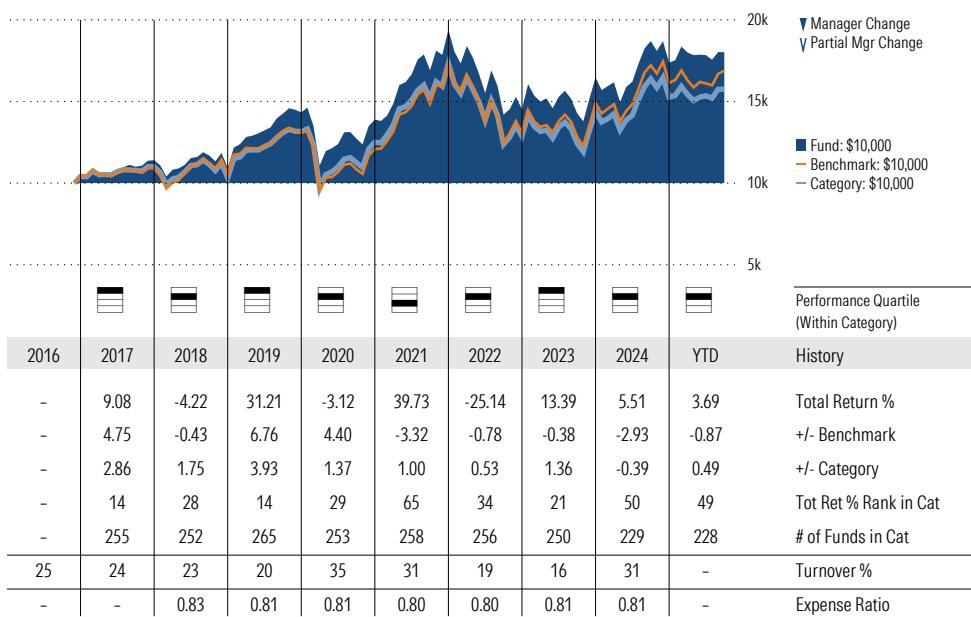
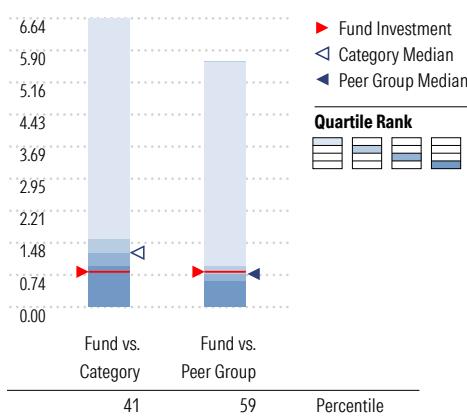
Net Expense: The fund's expense ratio of 0.81 is 28.32% lower than the Real Estate category average.

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	3	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

Growth of \$10,000**Trailing Performance****Net Expense**

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	-1.60	-	-1.92
Beta	0.93	-	0.96
R-Squared	96.22	-	93.09
Standard Deviation	16.21	17.05	16.96
Sharpe Ratio	0.27	0.39	0.22
Tracking Error	3.36	-	4.02
Information Ratio	-0.73	-	-0.71
Up Capture Ratio	88.44	-	90.53
Down Capture Ratio	94.17	-	97.73

Portfolio Metrics

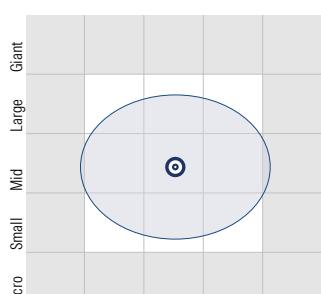
	Fund	Bmark	Cat
Price/Earnings Ratio	31.58	38.46	35.69
Price/Book Ratio	2.43	2.42	2.89
Geom Avg Mkt Cap \$B	28.64	9.35	37.63
ROE	11.65	9.56	14.86

Principal Real Estate Securities Fd R6 PFRSX

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

Style Analysis as of 09-30-2025

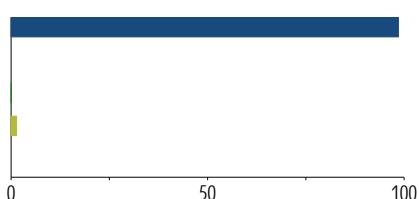
Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

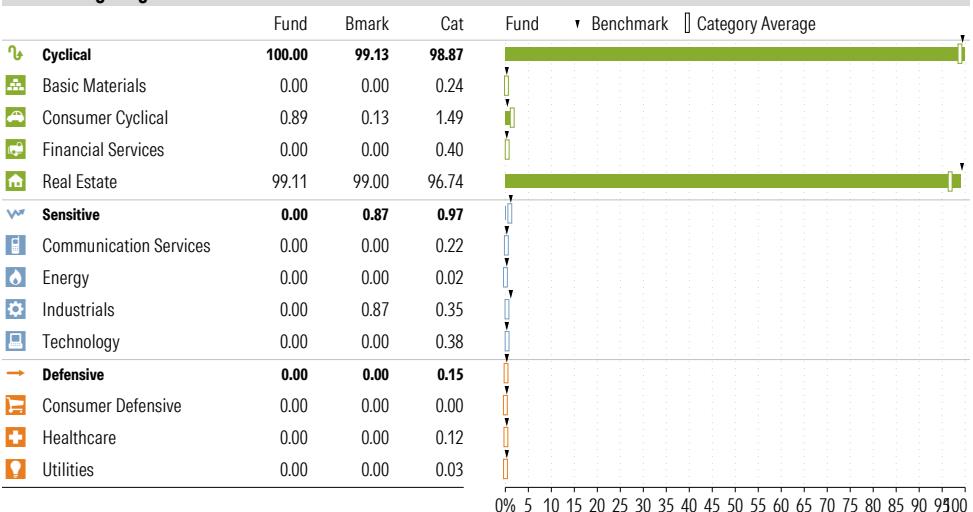
Ownership 75% of fund's current stock holdings

Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	98.55	86.40
Non-US Stocks	0.00	1.16
Bonds	0.10	1.81
Cash	1.36	1.47
Other	0.00	9.15
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

	Value	Blend	Growth
	6	9	9
	4	35	7
	4	26	0

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

Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
American Tower Corp	9.23	9.23	7.64	Real Estate
Welltower Inc	8.99	18.22	43.00	Real Estate
Equinix Inc	7.76	25.98	-15.44	Real Estate
Ventas Inc	5.95	31.92	21.29	Real Estate
Prologis Inc	5.71	37.63	11.21	Real Estate
Extra Space Storage Inc	4.93	42.56	-2.54	Real Estate
AvalonBay Communities Inc	4.43	47.00	-9.80	Real Estate
VICI Properties Inc Ordinary Shares	3.62	50.62	16.14	Real Estate
Digital Realty Trust Inc	3.48	54.09	-0.45	Real Estate
Regency Centers Corp	3.44	57.53	1.47	Real Estate
Healthpeak Properties Inc	3.06	60.59	-1.01	Real Estate
Invitation Homes Inc	2.79	63.38	-5.54	Real Estate
Simon Property Group Inc	2.70	66.08	12.66	Real Estate
SBA Communications Corp Class A	2.70	68.78	-3.49	Real Estate
American Homes 4 Rent Class A	2.46	71.24	-8.74	Real Estate

Total Holdings 38

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Putnam Large Cap Value R6 PEQSX

Portfolio Manager(s)

Darren Jaroch since 08-2012

Lauren DeMore since 08-2019

Quantitative Screens

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

✓ Management: The fund's management has been in place for 13.1 years.

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

✓ Net Expense: The fund's expense ratio of 0.54 is 36.47% lower than the Large Value category average.

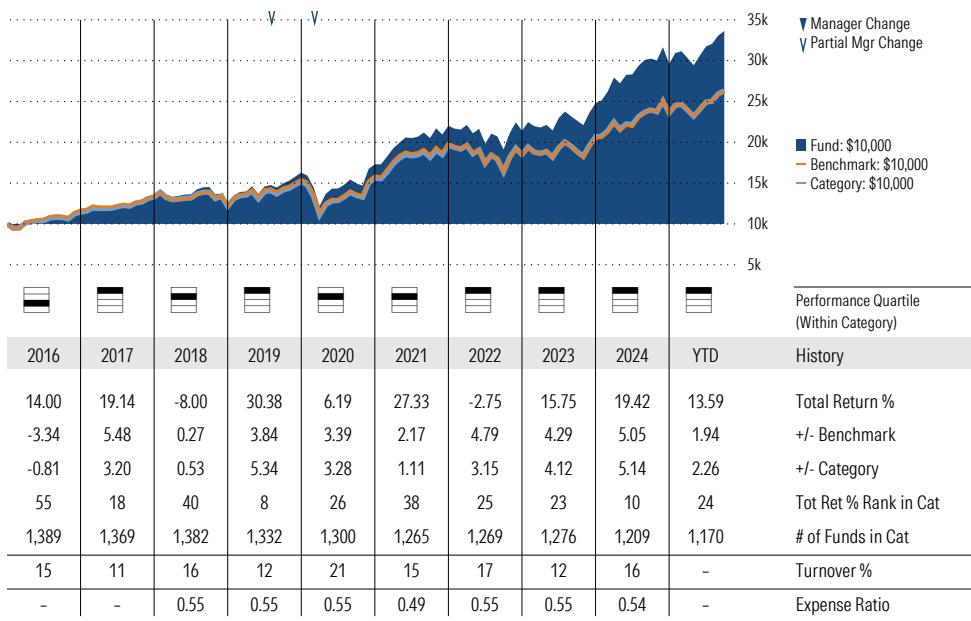
Morningstar Investment Management LLC Analysis

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	2	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

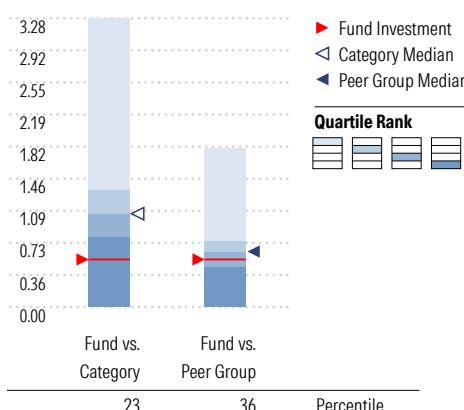
Growth of \$10,000



Trailing Performance



Net Expense



Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.44	-	0.86
Beta	0.92	-	0.94
R-Squared	96.99	-	92.41
Standard Deviation	13.32	14.26	14.03
Sharpe Ratio	1.12	0.83	0.84
Tracking Error	2.58	-	3.94
Information Ratio	1.47	-	-0.05
Up Capture Ratio	101.35	-	95.95
Down Capture Ratio	80.24	-	91.89

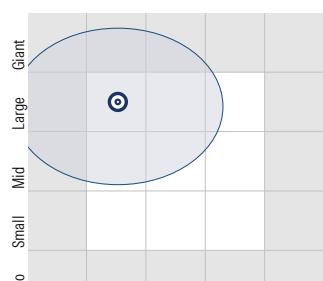
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.79	20.82	19.71
Price/Book Ratio	2.48	2.79	2.62
Geom Avg Mkt Cap \$B	150.96	112.02	150.33
ROE	18.94	18.80	21.04

Putnam Large Cap Value R6 PEQSX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
 Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

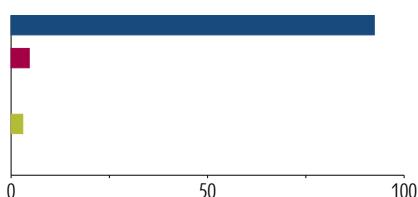
Style Breakdown

Equity

	Large	Mid	Small
Value	46	19	0
Blend	12	14	7
Growth	0	1	0

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

Asset Allocation as of 09-30-2025



Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD

Asset Class

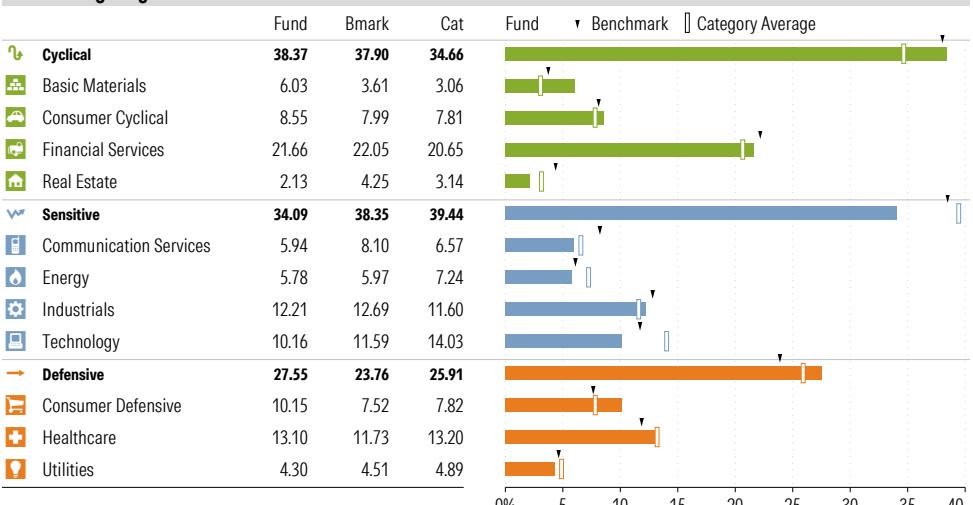
Net %

Cat%

US Stocks	92.41	92.22
Non-US Stocks	4.61	5.47
Bonds	0.00	0.19
Cash	2.97	0.99
Other	0.00	1.12

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Citigroup Inc	3.76	3.76	46.64	Financial Services
⊕ Alphabet Inc Class A	3.21	6.97	28.75	Communication Svc
⊕ Microsoft Corp	2.78	9.75	23.47	Technology
⊕ Philip Morris International Inc	2.46	12.21	37.02	Consumer Defensive
⊕ Exxon Mobil Corp	2.45	14.66	7.58	Energy
⊕ Amazon.com Inc	2.40	17.05	0.08	Consumer Cyclical
⊕ Bank of America Corp	2.37	19.42	19.20	Financial Services
⊕ Walmart Inc	2.36	21.78	14.85	Consumer Defensive
⊕ Capital One Financial Corp	2.26	24.04	20.22	Financial Services
⊕ Cisco Systems Inc	2.24	26.29	17.64	Technology
⊕ Coca-Cola Co	2.23	28.51	8.98	Consumer Defensive
⊕ McKesson Corp	2.13	30.64	35.95	Healthcare
⊕ PulteGroup Inc	2.12	32.76	21.94	Consumer Cyclical
⊕ Seagate Technology Holdings PLC	2.12	34.87	176.01	Technology
⊕ General Motors Co	2.01	36.89	15.24	Consumer Cyclical

Total Holdings 116

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Dividend Growth Inv VDIGX

Portfolio Manager(s)

Peter Fisher since 07-2022

Quantitative Screens

✗ Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 10 years it's been in existence.

✓ Management: The fund's management has been in place for 3.25 years.

✓ Style: The fund has landed in its primary style box – Large Blend – 83.33 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.22 is 68.12% lower than the Large Blend category average.

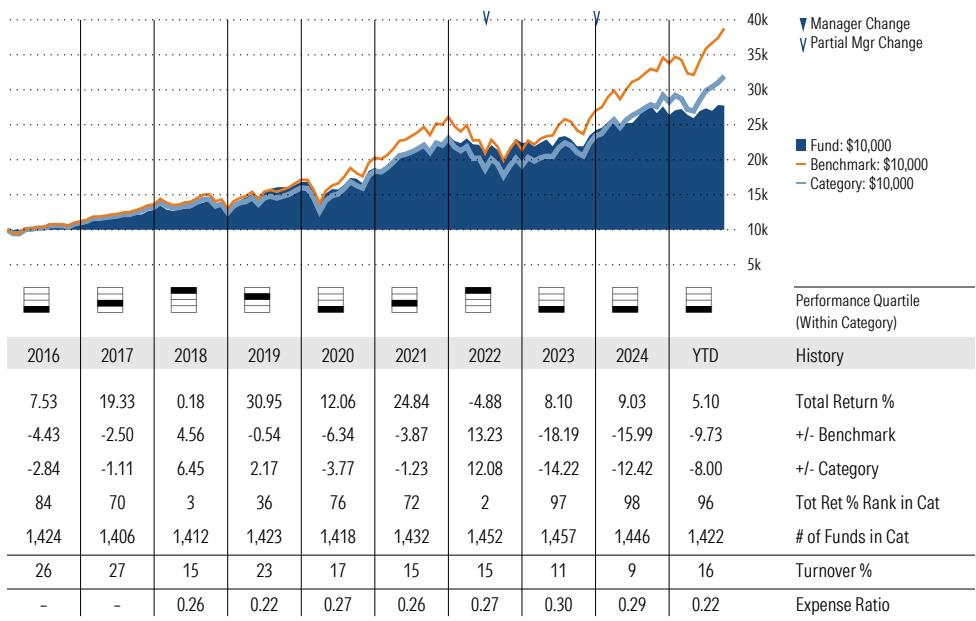
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. The team's conservative approach has led to bottom-quartile rankings in years when market performance has been driven by growth-oriented stocks. However, the fund's performance pattern aligns with our expectations, and we are comfortable with this screen failure.

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

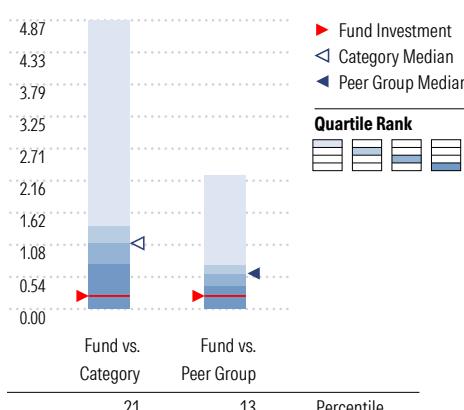
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

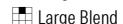
	Fund	Bmark	Cat
Alpha	-5.08	-	-1.59
Beta	0.73	-	0.99
R-Squared	67.28	-	93.13
Standard Deviation	11.92	13.37	13.72
Sharpe Ratio	0.59	1.38	1.21
Tracking Error	7.71	-	3.09
Information Ratio	-1.69	-	-1.71
Up Capture Ratio	62.07	-	95.42
Down Capture Ratio	87.58	-	103.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	27.24	28.13	27.25
Price/Book Ratio	7.45	5.10	5.28
Geom Avg Mkt Cap \$B	254.29	439.39	477.25
ROE	37.41	35.20	34.08

Vanguard Dividend Growth Inv VDIGX

Morningstar Category

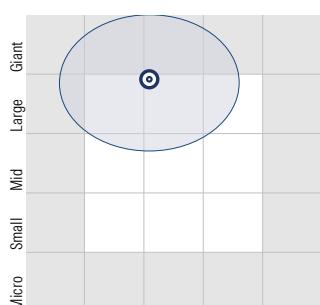


Morningstar Index

S&P 500 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

Style Breakdown

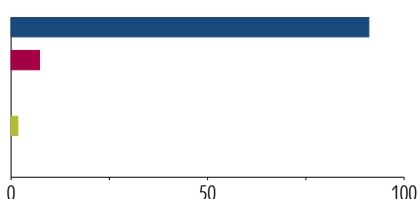
Equity

	22	60	9
	0	8	0
	0	0	0
Value	22	60	9
Blend	0	8	0
Growth	0	0	0

Weight %



Asset Allocation as of 09-30-2025



Asset Class

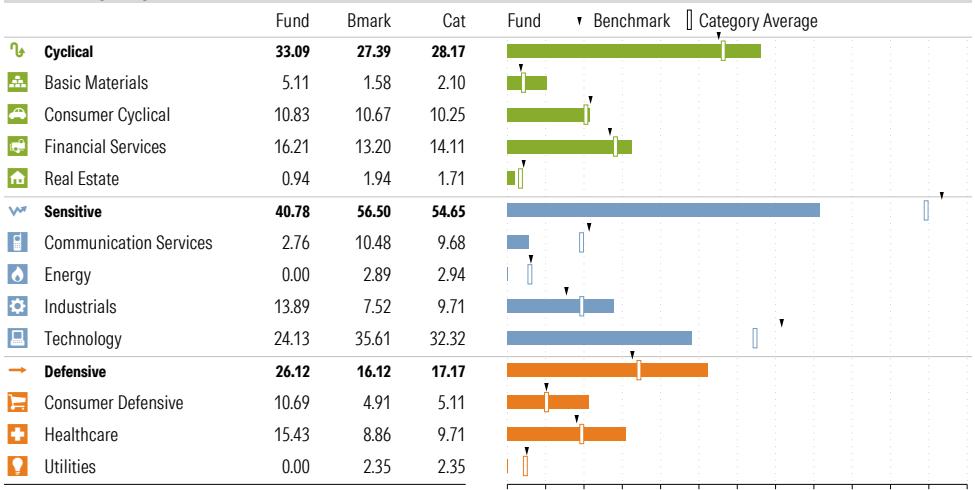
Net %

Cat%

US Stocks	91.03	96.34
Non-US Stocks	7.24	2.03
Bonds	0.00	0.28
Cash	1.73	0.13
Other	0.00	1.21

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	4.95	4.95	23.47	Technology
⊖ Broadcom Inc	3.82	8.77	43.06	Technology
⊕ Intuit Inc	3.54	12.31	9.15	Technology
⊕ Texas Instruments Inc	3.49	15.80	0.16	Technology
⊖ American Express Co	3.33	19.13	12.71	Financial Services
⊖ Mastercard Inc Class A	3.25	22.37	8.45	Financial Services
⊕ TJX Companies Inc	3.23	25.61	20.66	Consumer Cyclical
⊖ Apple Inc	3.12	28.72	1.99	Technology
⊖ Visa Inc Class A	3.11	31.83	8.58	Financial Services
⊖ Linde PLC	2.93	34.76	14.53	Basic Materials
⊖ Honeywell International Inc	2.83	37.58	-5.31	Industrials
⊖ Danaher Corp	2.80	40.38	-13.21	Healthcare
⊕ Alphabet Inc Class A	2.70	43.08	28.75	Communication Svc
⊖ Stryker Corp	2.66	45.73	3.37	Healthcare
⊖ Accenture PLC Class A	2.59	48.32	-28.64	Technology

Total Holdings 58

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Global ESG Select Stk Admiral VESGX

Morningstar Category
Global Large-Stock BlendMorningstar Index
MSCI ACWI NR USD**Portfolio Manager(s)**

Yolanda Courtines since 06-2019

Samuel Cox since 05-2024

Quantitative Screens

✓ Performance: The fund has finished in the Global Large-Stock Blend category's top three quartiles in 5 of the 6 years it's been in existence.

✓ Management: The fund's management has been in place for 6.33 years.

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

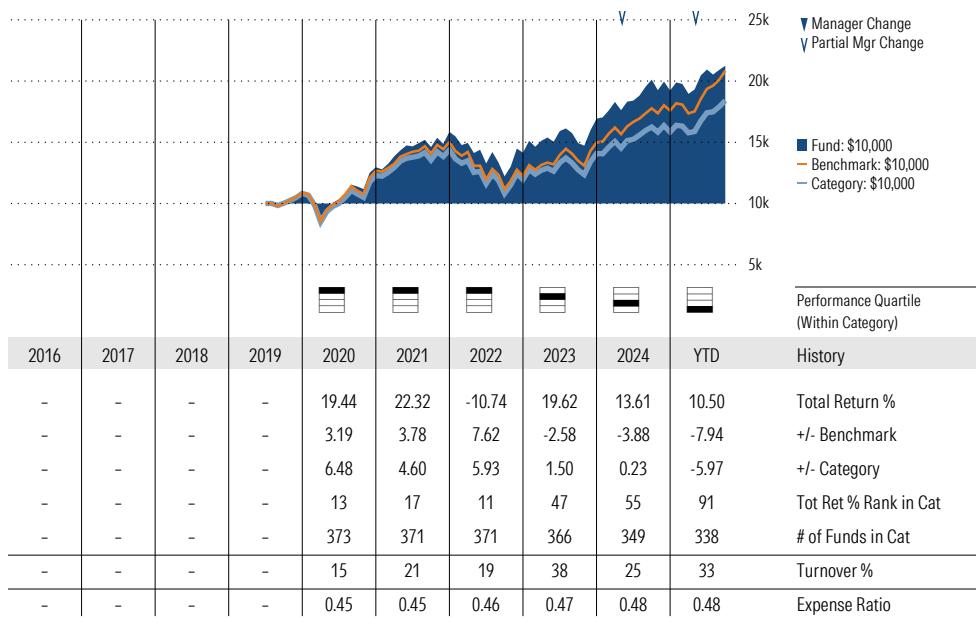
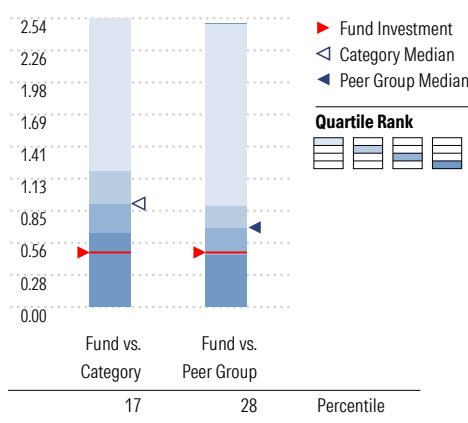
✓ Net Expense: The fund's expense ratio of 0.48 is 48.39% lower than the Global Large-Stock Blend category average.

Morningstar Investment Management LLC Analysis

We are placing Vanguard Global ESG Select Stock on watch due to a manager departure. Mark Mandel left the strategy at the end of May and had been on the fund since launch with Yolanda Cortines, who remains. Sam Cox was recently added and is experienced, but Mandel's departure is a loss, so we are placing the fund on watch while we monitor the performance of the fund under the new combination of managers.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	3-Advanced	02-15-2022

Growth of \$10,000**Trailing Performance****Net Expense**

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	-2.96	-	-2.26
Beta	1.03	-	1.00
R-Squared	89.00	-	89.23
Standard Deviation	13.70	12.53	13.29
Sharpe Ratio	1.06	1.34	1.11
Tracking Error	4.56	-	4.23
Information Ratio	-0.63	-	-0.57
Up Capture Ratio	95.46	-	94.14
Down Capture Ratio	109.44	-	105.17

Portfolio Metrics

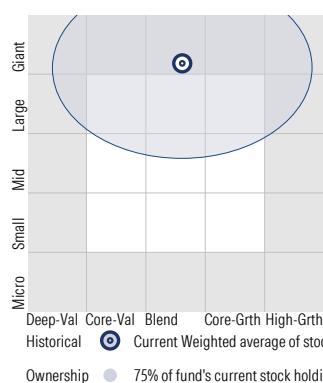
	Fund	Bmark	Cat
Price/Earnings Ratio	22.07	22.83	22.85
Price/Book Ratio	3.65	3.36	3.48
Geom Avg Mkt Cap \$B	156.55	211.82	197.71
ROE	30.56	28.85	27.07

Vanguard Global ESG Select Stk Admiral VESGX

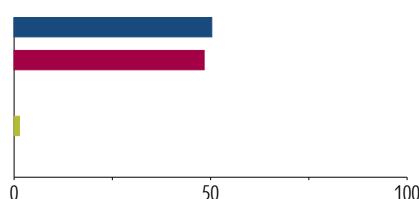
Morningstar Category
Global Large-Stock BlendMorningstar Index
MSCI ACWI NR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

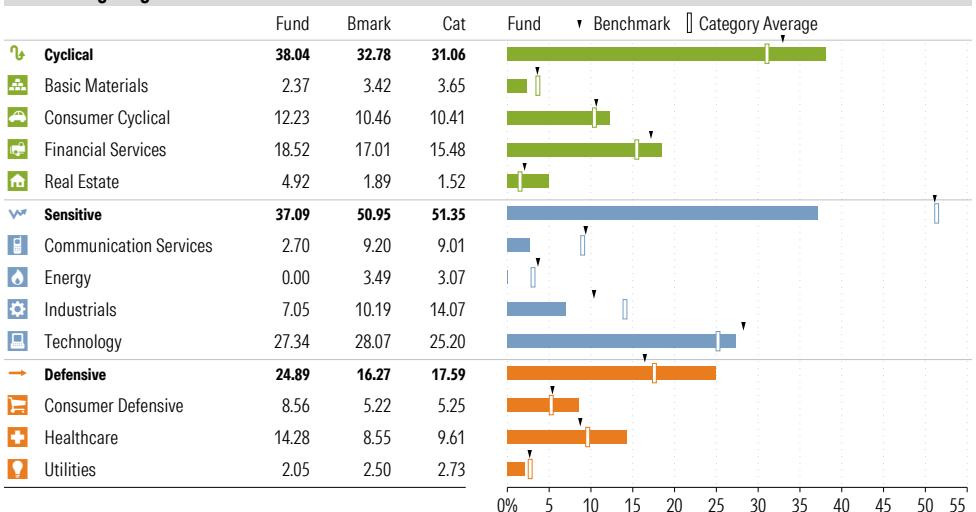


Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	50.30	62.90
Non-US Stocks	48.35	34.23
Bonds	0.00	0.24
Cash	1.35	1.33
Other	0.00	1.32
Total	100.00	100.00

Sector Weighting as of 09-30-2025



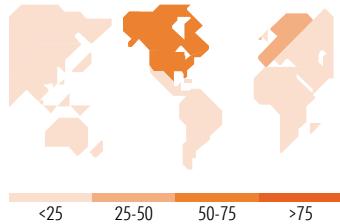
Style Breakdown

Equity

	33	29	27
	2	9	0
	0	0	0
Value	33	29	27
Blend	2	9	0
Growth	0	0	0



World Regions % Equity 09-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %	Cat %		Market Maturity	Fund %
Greater Asia	16.01	12.13	Americas	50.98	68.27	Greater Europe	33.00	19.59			
Japan	6.26	4.21	North America	50.98	67.56	United Kingdom	6.52	4.48	Developed Markets	100.00	
Australasia	0.00	0.55	Central/Latin	0.00	0.71	W euro-ex UK	26.48	14.83	Emerging Markets	0.00	
Asia-4 Tigers	9.75	3.97				Emrgng Europe	0.00	0.07	Not Available	0.00	
Asia-ex 4 Tigers	0.00	3.40				Africa	0.00	0.21			
Not Classified	0.00	0.00									

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Microsoft Corp	6.73	6.73	23.47	Technology
⊕ Taiwan Semiconductor Manufacturing Co Ltd	3.87	10.60	-	Technology
⊕ ASML Holding NV	3.62	14.22	-	Technology
⊖ AIA Group Ltd	3.59	17.81	-	Financial Services
⊕ Northern Trust Corp	3.54	21.35	33.56	Financial Services
⊖ Visa Inc Class A	3.53	24.89	8.58	Financial Services
⊕ Merck & Co Inc	3.34	28.23	-13.19	Healthcare
⊕ Michelin	3.09	31.32	-	Consumer Cyclical
⊕ Novo Nordisk AS Class B	3.01	34.33	-	Healthcare
⊖ Edwards Lifesciences Corp	2.93	37.26	5.05	Healthcare

Total Holdings 49

⊕ Increase ⊖ Decrease ✨ New to Portfolio

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.

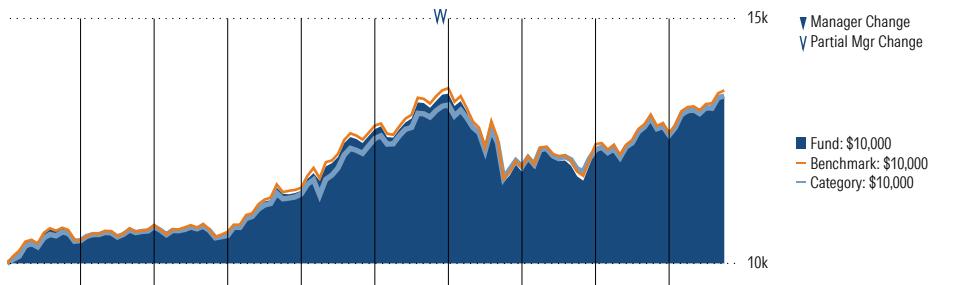
Morningstar Investment Management LLC Analysis

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

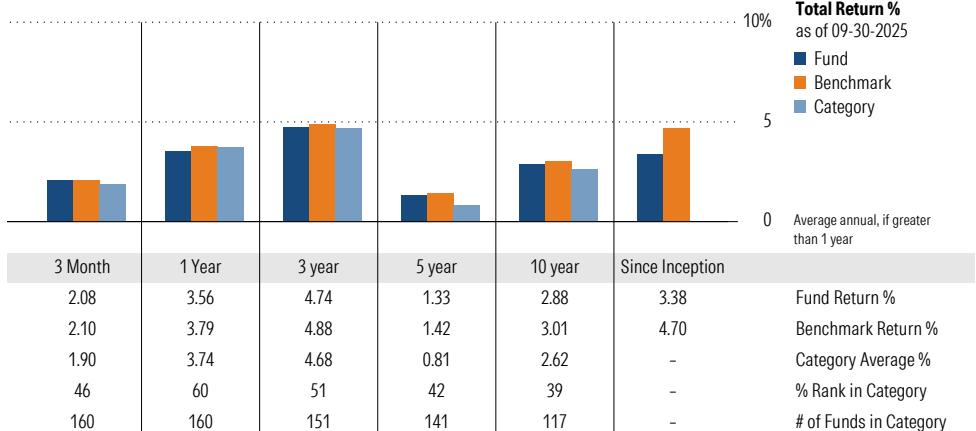
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

Growth of \$10,000

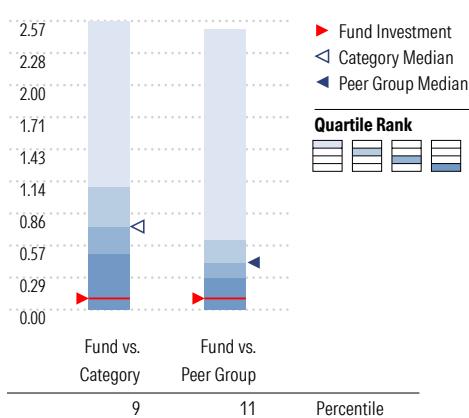


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
4.62	2.91	-1.39	8.16	10.96	5.68	-11.85	3.79	1.86	6.77	Total Return %
-0.06	-0.10	-0.13	-0.27	-0.03	-0.28	0.00	-0.11	0.02	-0.10	+/- Benchmark
0.03	0.19	0.25	0.24	0.95	0.07	-2.87	0.97	-0.19	0.16	+/- 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



Net Expense



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

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

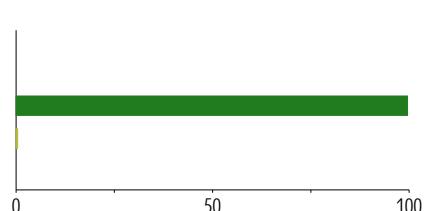
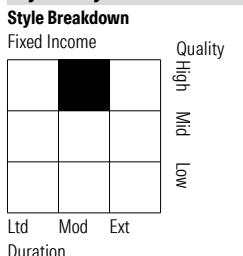
Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2025

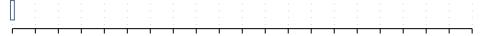
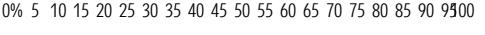
Asset Allocation as of 09-30-2025



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

Sector Weighting as of 09-30-2025

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

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
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			

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

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

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Aaron Choi since 08-2023

Kenny Narzikul since 02-2025

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 team has been in place for less than three 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 0.07 is 93.33% lower than the Mid-Cap Growth category average.

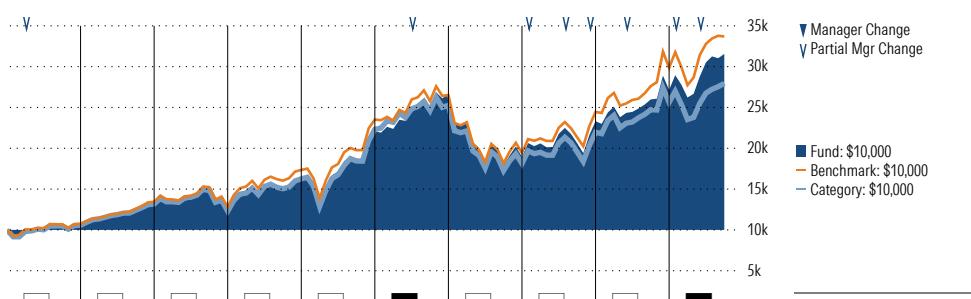
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen. Although the managers on this fund are relatively recent additions, they are experienced at Vanguard, and the team-managed, well-established process of running index funds at Vanguard means that such changes are not concerning.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



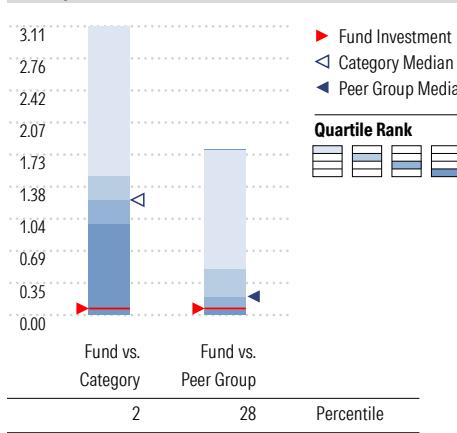
Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
6.75	21.83	-5.60	33.86	34.48	20.48	-28.84	23.14	16.41	16.22	Total Return %
-0.58	-3.44	-0.85	-1.61	-1.11	7.75	-2.12	-2.73	-5.69	3.38	+/- Benchmark
0.72	-2.08	1.05	1.34	-4.78	7.43	-1.05	1.77	-0.06	6.96	+/- Category
40	65	46	42	44	19	64	34	41	17	Tot Ret % Rank in Cat
587	572	561	567	555	557	559	546	517	515	# of Funds in Cat
21	23	25	18	22	25	22	14	21	-	Turnover %
-	-	0.07	0.07	0.07	0.07	0.07	0.07	0.07	-	Expense Ratio

Trailing Performance



Total Return % as of 09-30-2025					
Fund	Benchmark	Category			
3.41	21.45	20.75			
2.78	22.02	22.85			
4.51	13.41	17.23			
53	21	24			
517	507	490			
Average annual, if greater than 1 year					
3 Month	1 Year	3 year	5 year	10 year	Since Inception
3.41	21.45	20.75	10.98	12.50	13.09
2.78	22.02	22.85	11.26	13.37	11.32
4.51	13.41	17.23	8.04	11.27	-
53	21	24	20	26	-
517	507	490	458	381	-
# of Funds in Category					

Net Expense



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

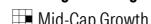
	Fund	Bmark	Cat
Alpha	-0.18	-	-3.66
Beta	0.92	-	0.95
R-Squared	96.06	-	87.45
Standard Deviation	17.52	18.62	19.24
Sharpe Ratio	0.89	0.94	0.66
Tracking Error	3.77	-	6.97
Information Ratio	-0.55	-	-1.10
Up Capture Ratio	93.04	-	89.30
Down Capture Ratio	95.20	-	105.67

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	34.39	32.97	31.19
Price/Book Ratio	6.74	9.92	6.49
Geom Avg Mkt Cap \$B	46.96	31.48	30.01
ROE	24.42	30.17	23.54

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category

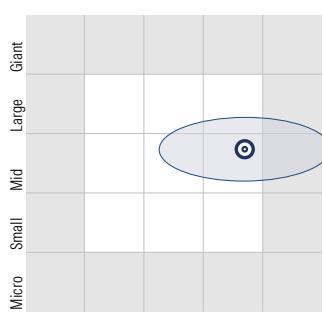


Morningstar Index

Russell Mid Cap Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

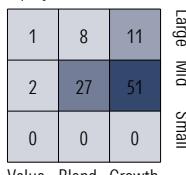


Deep-Val Core-Val Blend Core-Grth High-Grth
Historical Current Weighted average of stock holdings

Ownership 75% of fund's current stock holdings

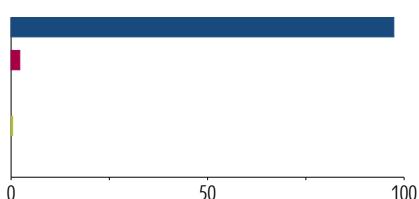
Style Breakdown

Equity



Value Blend Growth
Weight %
>50 25-50 10-25 0-10

Asset Allocation as of 09-30-2025



Asset Class

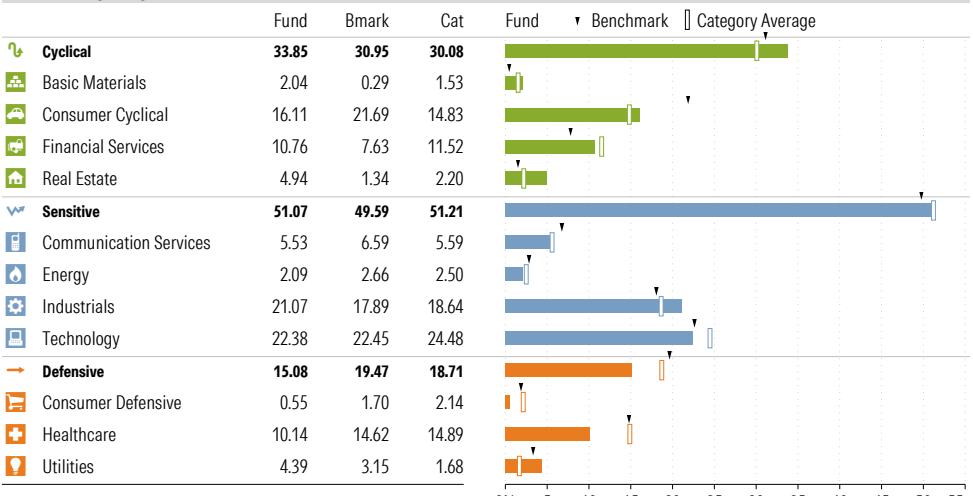
Net %

Cat%

US Stocks	97.38	92.81
Non-US Stocks	2.21	3.92
Bonds	0.00	0.05
Cash	0.40	2.31
Other	0.00	0.92

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40 45 50 55

Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Robinhood Markets Inc Class A	2.86	2.86	-	Financial Services
Constellation Energy Corp	2.66	5.52	47.62	Utilities
DoorDash Inc Ordinary Shares - Class A	2.38	7.90	62.14	Consumer Cyclical
Roblox Corp Ordinary Shares - Class A	2.19	10.09	139.41	Communication Svc
Howmet Aerospace Inc	2.04	12.14	79.71	Industrials
Royal Caribbean Group	2.04	14.18	41.35	Consumer Cyclical
Motorola Solutions Inc	1.97	16.15	-0.36	Technology
TransDigm Group Inc	1.92	18.07	11.11	Industrials
Coinbase Global Inc Ordinary Shares - Class A	1.87	19.94	35.92	Financial Services
Vistra Corp	1.71	21.65	42.59	Utilities
Cloudflare Inc	1.65	23.30	99.28	Technology
Quanta Services Inc	1.60	24.90	31.22	Industrials
Alnylam Pharmaceuticals Inc	1.54	26.44	93.79	Healthcare
Vertiv Holdings Co Class A	1.49	27.93	32.89	Industrials
Fastenal Co	1.45	29.38	38.21	Industrials

Total Holdings 124

⊕ Increase ⊖ Decrease ✶ New to Portfolio

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

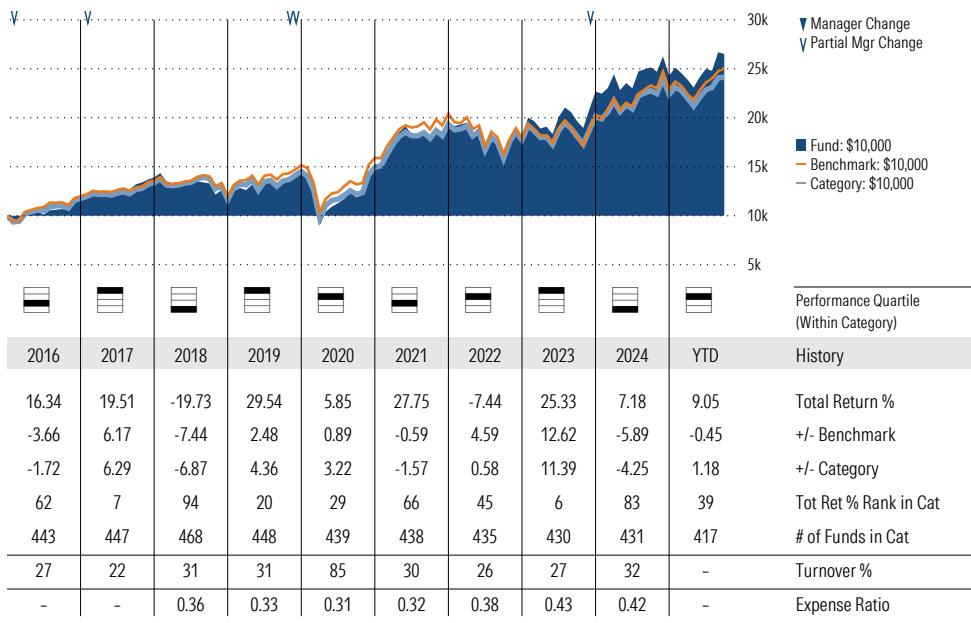
- Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 20.61 years.
- Style: The fund has landed in its primary style box – Mid-Cap Value – 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.42 is 55.79% lower than the Mid-Cap Value category average.

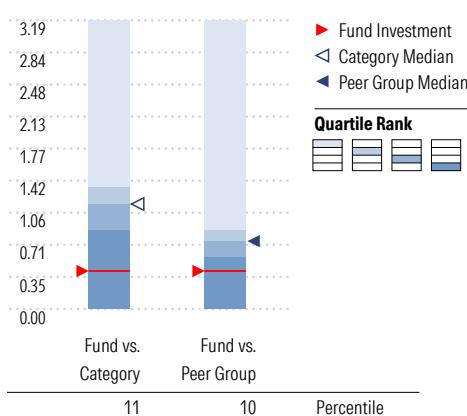
Morningstar Investment Management LLC Analysis

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

Trailing Performance

Net Expense

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

Vanguard Selected Value Inv VASVX

Morningstar Category

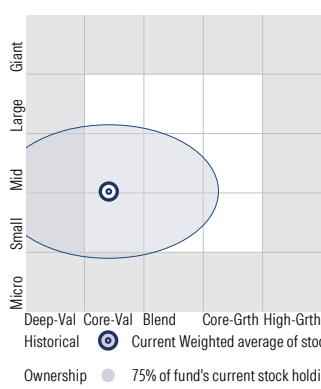
Mid-Cap Value

Morningstar Index

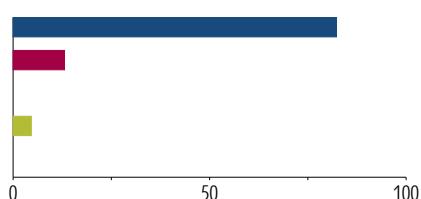
Russell Mid Cap Value TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025

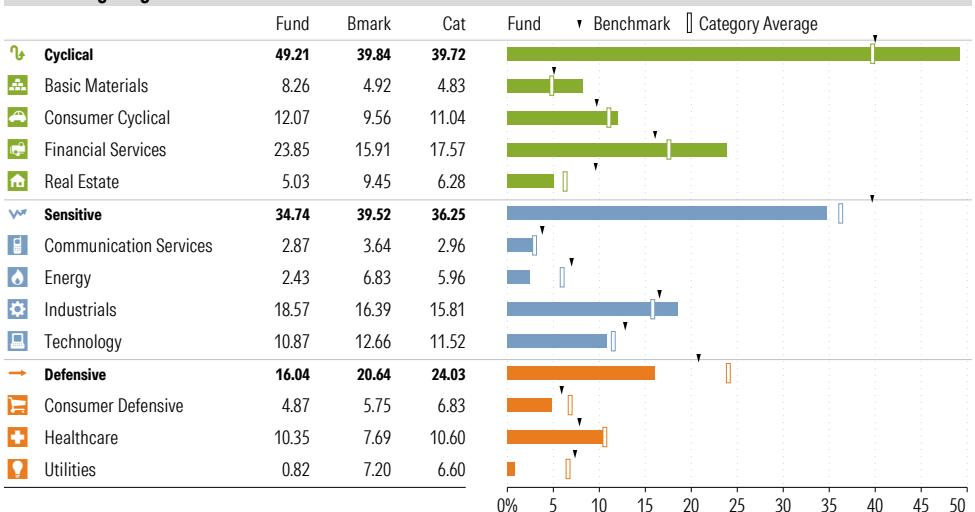


Asset Class

Net %

Cat%

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

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

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

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

Vanguard Target Retirement 2020 Fund VTWNX

Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 83.67% lower than the Target-Date 2020 category average.

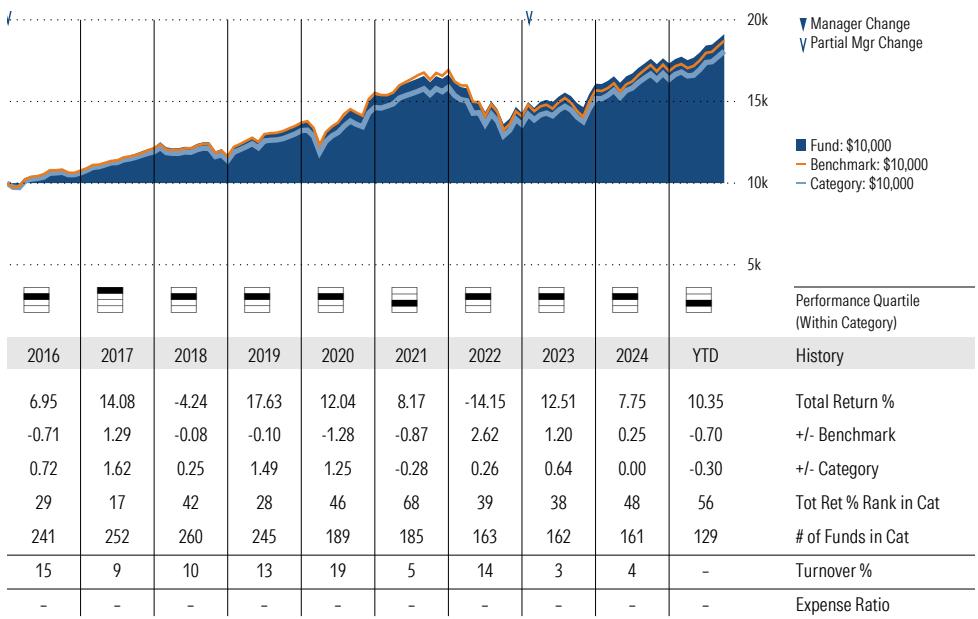
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

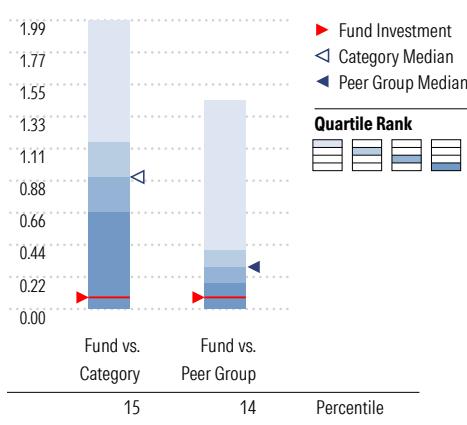
Growth of \$10,000



Trailing Performance



Net Expense



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	1.36	-	0.76
Beta	0.86	-	0.92
R-Squared	98.87	-	98.18
Standard Deviation	7.54	8.71	8.06
Sharpe Ratio	0.89	0.81	0.84
Tracking Error	1.45	-	1.41
Information Ratio	-0.16	-	-0.08
Up Capture Ratio	91.15	-	94.65
Down Capture Ratio	81.22	-	89.38

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.46	22.67	22.17
Price/Book Ratio	2.87	3.11	3.18
Avg Eff Duration	5.31	-	4.83

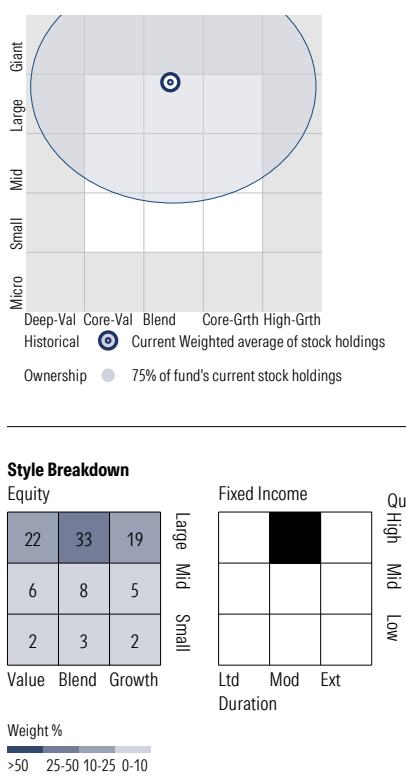
Vanguard Target Retirement 2020 Fund VTWNX

Morningstar Category
Target-Date 2020

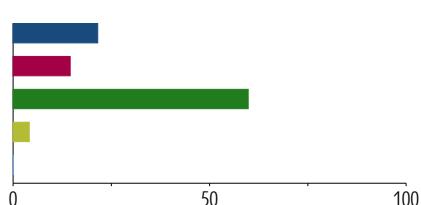
Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 09-30-2025

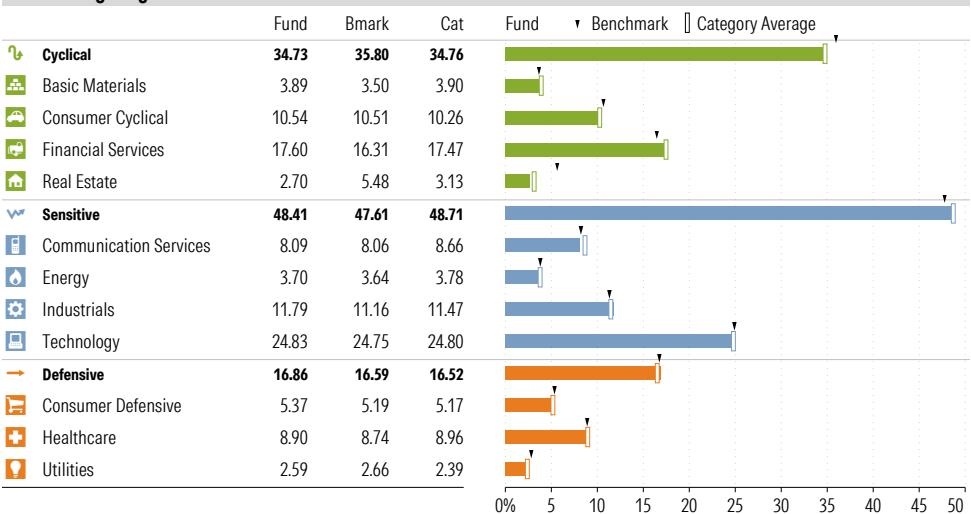
Morningstar Style Box™



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 7 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Inv	-	34.36	34.36	-	-
⊖ Vanguard Total Stock Mkt Inv Instl Pls	-	21.60	55.95	-	-
⊖ Vanguard Total Intl Stock Index Inv	-	14.87	70.82	-	-
⊕ Vanguard Total Intl Bd II Inv Inv	-	14.49	85.31	-	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Inv Adm	-	13.95	99.27	-	-
⊕ Mktliq 12/31/2049	-	0.69	99.95	-	-
⊕ Us Dollar	-	0.05	100.00	-	-

Total Holdings 7

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Target Retirement 2025 Fund VTVX

Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 85.19% lower than the Target-Date 2025 category average.

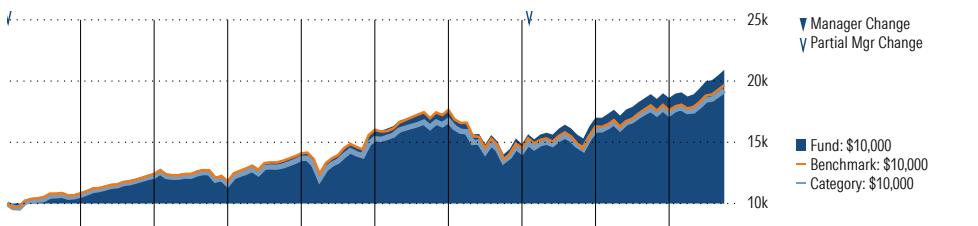
Morningstar Investment Management LLC Analysis

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

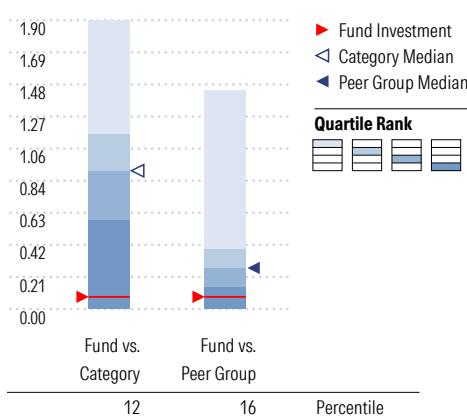


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
7.48	15.94	-5.15	19.63	13.30	9.80	-15.55	14.55	9.44	12.36	Total Return %
-0.91	1.40	-0.25	0.27	-0.37	-0.30	2.03	2.40	1.47	0.64	+/- Benchmark
0.75	1.27	0.19	1.38	1.46	0.05	-0.36	1.79	1.20	1.13	+/- Category
23	21	42	22	40	57	52	11	12	22	Tot Ret % Rank in Cat
223	236	251	261	244	252	255	235	219	163	# of Funds in Cat
15	10	8	11	21	7	14	6	7	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.95	-	1.03
Beta	0.93	-	0.90
R-Squared	98.69	-	97.99
Standard Deviation	8.82	9.44	8.59
Sharpe Ratio	1.01	0.83	0.89
Tracking Error	1.22	-	1.63
Information Ratio	1.00	-	0.03
Up Capture Ratio	99.82	-	93.76
Down Capture Ratio	87.32	-	87.13

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.49	22.49	21.20
Price/Book Ratio	2.87	3.07	3.16
Avg Eff Duration	5.54	-	4.64

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

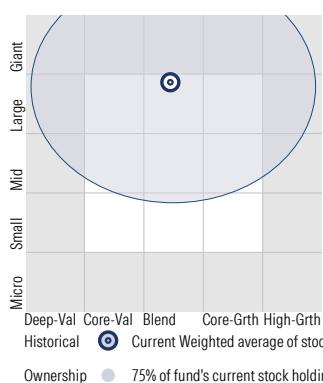
Vanguard Target Retirement 2025 Fund VTTVX

Morningstar Category
Target-Date 2025

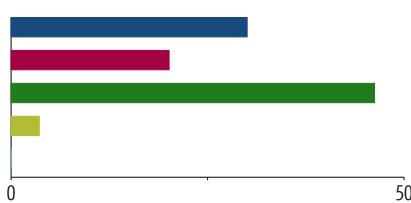
Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 09-30-2025

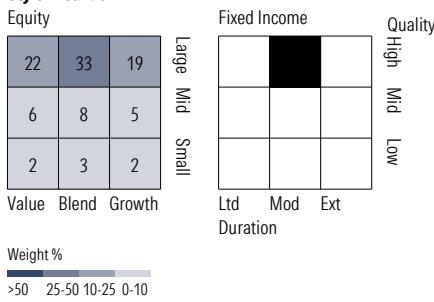
Morningstar Style Box™



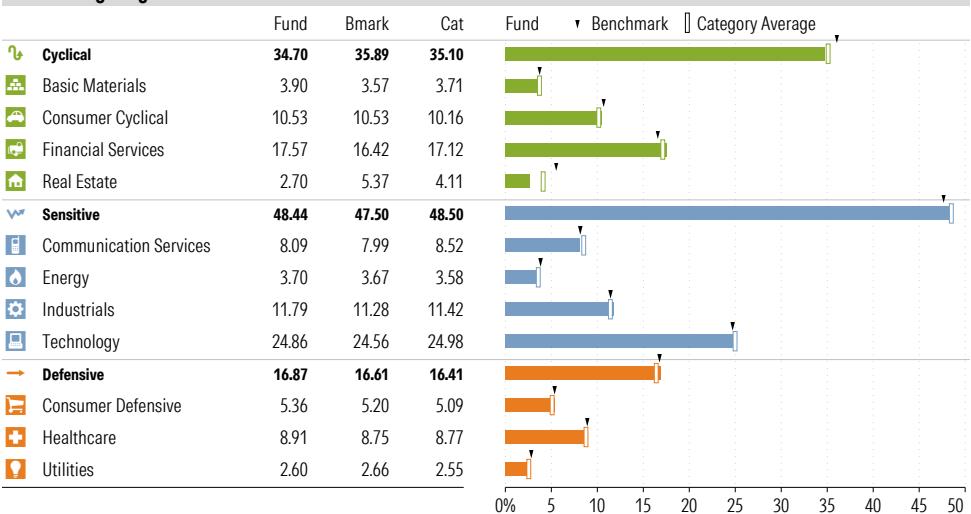
Asset Allocation as of 09-30-2025



Style Breakdown



Sector Weighting as of 09-30-2025



Top 7 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Instl Pls	-	30.13	30.13	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	28.75	58.88	-	-
⊖ Vanguard Total Intl Stock Index Inv	-	20.58	79.46	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	12.12	91.58	-	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	7.70	99.28	-	-
⊕ Mktliq 12/31/2049	-	0.70	99.98	-	-
⊕ Us Dollar	-	0.02	100.00	-	-

Total Holdings 7

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2030 Fund VTHRX

Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 85.71% lower than the Target-Date 2030 category average.

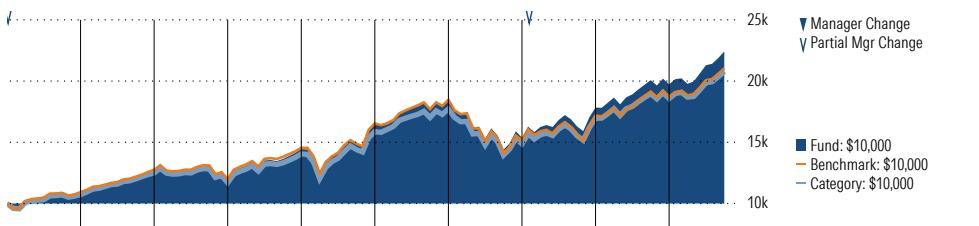
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000

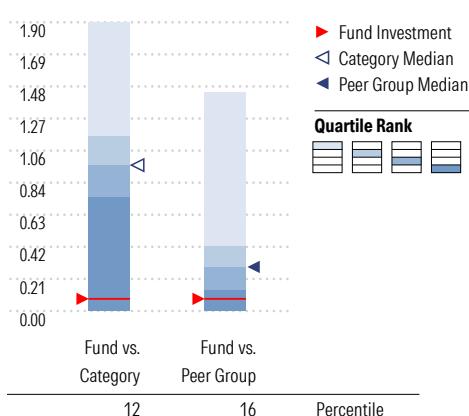


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
7.85	17.52	-5.86	21.07	14.10	11.38	-16.27	16.03	10.64	13.62	Total Return %
-1.41	0.93	-0.04	-0.17	0.41	-0.31	1.67	2.70	1.81	1.03	+/- Benchmark
0.52	0.95	0.39	1.00	1.11	-0.30	-0.26	1.63	1.18	1.67	+/- Category
32	34	37	32	38	61	44	12	15	12	Tot Ret % Rank in Cat
248	259	265	269	255	257	259	256	253	240	# of Funds in Cat
16	9	9	8	21	6	11	3	7	2	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.06	-	1.04
Beta	0.95	-	0.91
R-Squared	98.58	-	97.75
Standard Deviation	9.74	10.20	9.42
Sharpe Ratio	1.07	0.89	0.94
Tracking Error	1.27	-	1.68
Information Ratio	1.24	-	0.10
Up Capture Ratio	101.78	-	94.74
Down Capture Ratio	89.71	-	88.49

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.48	22.31	22.24
Price/Book Ratio	2.87	3.03	3.32
Avg Eff Duration	6.09	-	5.27

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

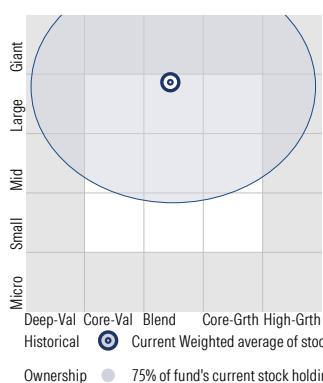
Vanguard Target Retirement 2030 Fund VTHR

Morningstar Category
Target-Date 2030

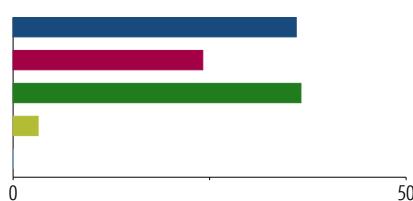
Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

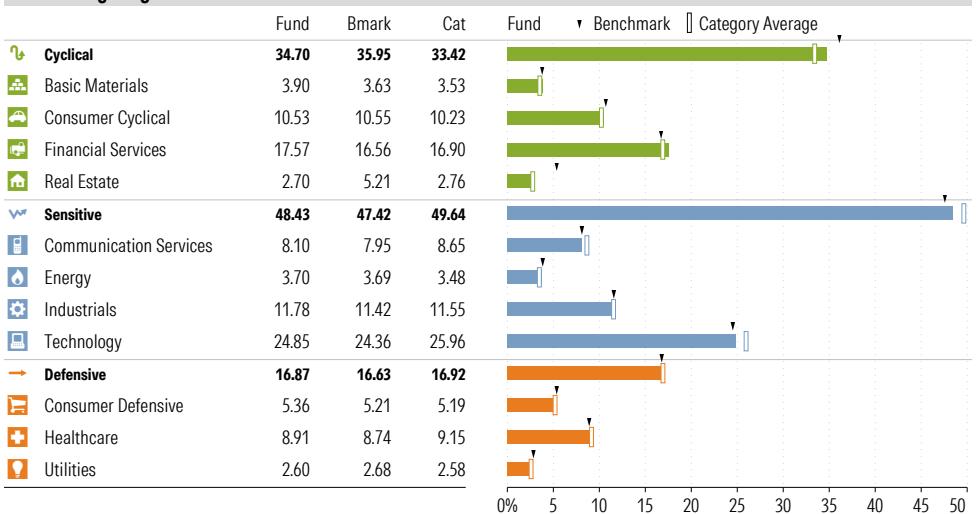


Asset Allocation as of 09-30-2025

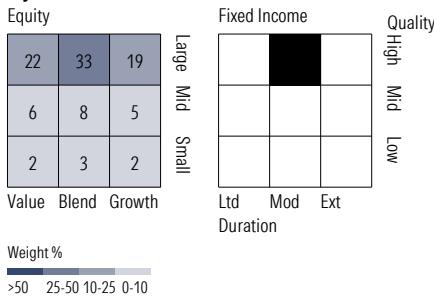


Asset Class	Net %	Cat%
US Stocks	36.02	31.28
Non-US Stocks	24.13	14.00
Bonds	36.62	29.04
Cash	3.18	2.66
Other	0.05	23.02
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



Top 7 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Instl Pls	-	36.14	36.14	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	27.15	63.29	-	-
⊖ Vanguard Total Intl Stock Index Inv	-	24.71	88.00	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	11.35	99.35	-	-
⊕ Mktliq 12/31/2049	-	0.64	99.99	-	-
⊕ Us Dollar	-	0.01	100.00	-	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	0.00	100.00	-	-

Total Holdings 7

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2035 Fund VTTHX

Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 years.
- Style: The fund has landed in its primary style box – Large Blend – 97.06 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.08 is 85.71% lower than the Target-Date 2035 category average.

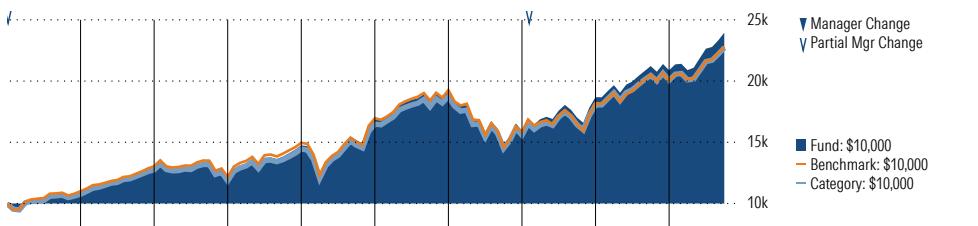
Morningstar Investment Management LLC Analysis

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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

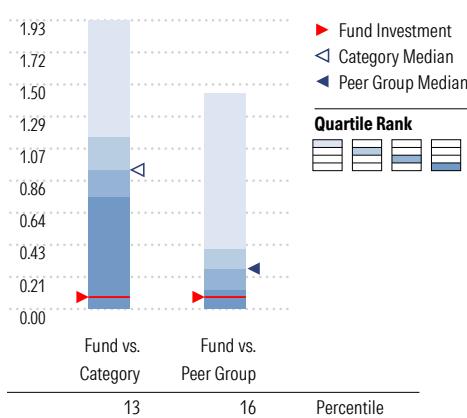


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.26	19.12	-6.58	22.44	14.79	12.96	-16.62	17.14	11.78	14.68	Total Return %
-1.81	0.60	0.24	-0.60	1.41	-0.67	1.13	2.30	1.60	0.91	+/- Benchmark
0.69	0.69	0.46	0.40	0.75	-0.80	0.30	0.90	0.72	1.38	+/- Category
32	35	32	42	43	79	37	35	26	14	Tot Ret % Rank in Cat
233	245	260	272	253	262	265	252	248	235	# of Funds in Cat
14	9	8	7	18	6	9	1	4	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.99	-	1.10
Beta	0.94	-	0.94
R-Squared	98.65	-	97.53
Standard Deviation	10.36	10.99	10.46
Sharpe Ratio	1.12	0.97	1.03
Tracking Error	1.39	-	1.72
Information Ratio	0.89	-	0.26
Up Capture Ratio	99.69	-	97.18
Down Capture Ratio	88.68	-	90.91

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.51	22.12	22.75
Price/Book Ratio	2.88	2.99	3.26
Avg Eff Duration	6.08	-	6.04

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

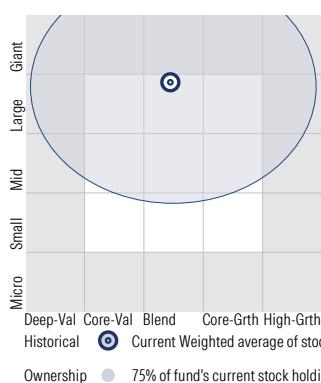
Vanguard Target Retirement 2035 Fund VTTHX

Morningstar Category
Target-Date 2035

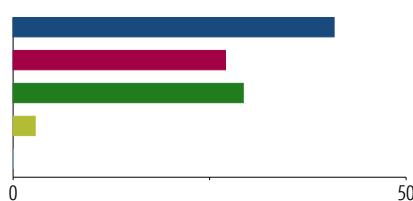
Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

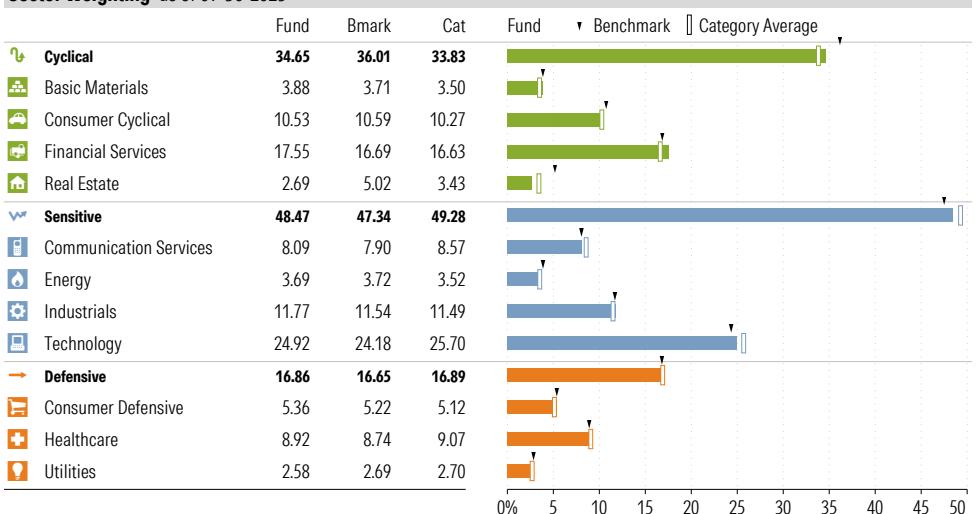


Asset Allocation as of 09-30-2025

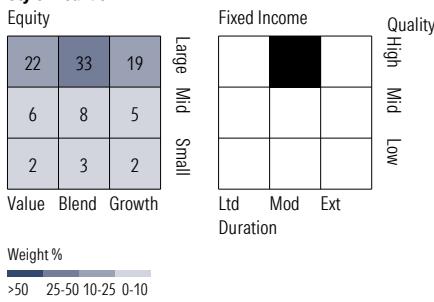


Asset Class	Net %	Cat%
US Stocks	40.84	39.80
Non-US Stocks	27.02	18.16
Bonds	29.28	21.38
Cash	2.81	3.14
Other	0.05	17.51
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Iidx Instl Pls	-	40.97	40.97	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	27.66	68.64	-	-
⊕ Vanguard Total Bond Market II Iidx Inv	-	21.82	90.46	-	-
⊕ Vanguard Total Intl Bd II Iidx Iidx	-	8.97	99.43	-	-
⊖ Mktliq 12/31/2049	-	0.56	99.99	-	-
⊕ Us Dollar	-	0.01	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2040 Fund VFORX

Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Roger Aliaga-Diaz since 02-2023
Aurélie Denis since 02-2023
Michael Roach since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 years.
- Style: The fund has landed in its primary style box – Large Blend – 97.06 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.08 is 85.96% lower than the Target-Date 2040 category average.

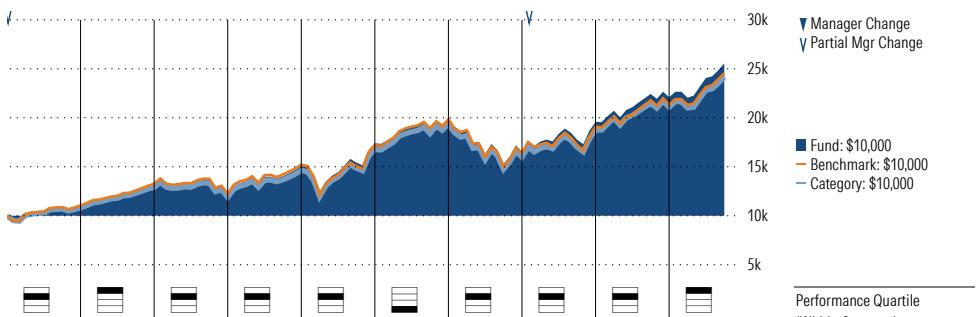
Morningstar Investment Management LLC Analysis

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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

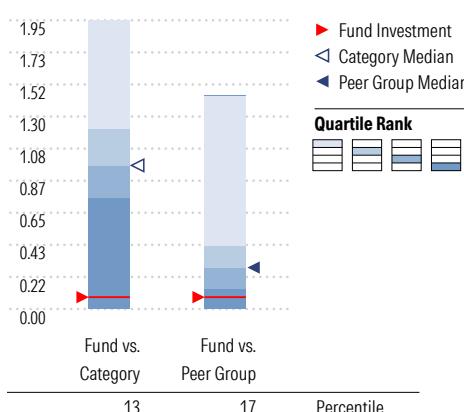


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.73	20.71	-7.32	23.86	15.47	14.56	-16.98	18.34	12.88	15.64	Total Return %
-1.88	0.84	0.33	-0.49	2.38	-0.79	0.39	2.00	1.18	0.52	+/- Benchmark
0.78	1.19	0.42	0.67	0.91	-0.91	0.34	0.65	0.35	0.97	+/- Category
27	25	37	43	40	81	36	47	45	22	Tot Ret % Rank in Cat
248	259	265	269	249	251	254	250	247	235	# of Funds in Cat
16	8	8	5	13	7	7	1	2	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



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	1.82	-	0.95
Beta	0.93	-	0.96
R-Squared	98.70	-	97.50
Standard Deviation	10.96	11.72	11.37
Sharpe Ratio	1.18	1.05	1.10
Tracking Error	1.50	-	1.82
Information Ratio	0.53	-	0.23
Up Capture Ratio	98.02	-	98.15
Down Capture Ratio	88.60	-	92.88

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.53	21.94	22.48
Price/Book Ratio	2.88	2.95	3.20
Avg Eff Duration	6.08	-	6.58

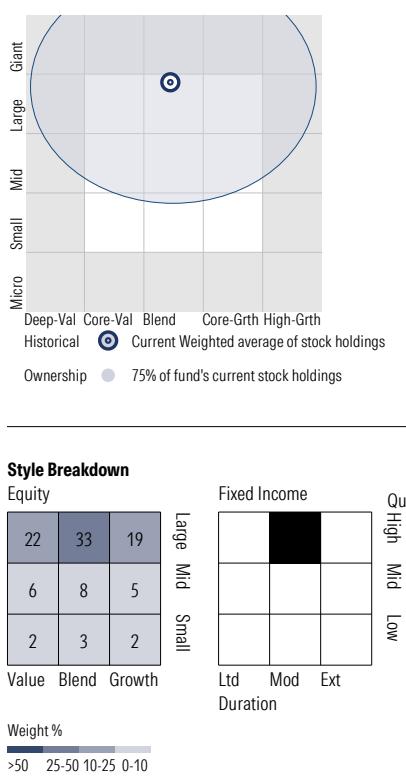
Vanguard Target Retirement 2040 Fund VFORX

Morningstar Category
Target-Date 2040

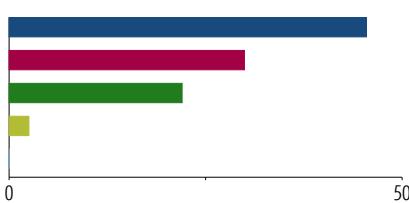
Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

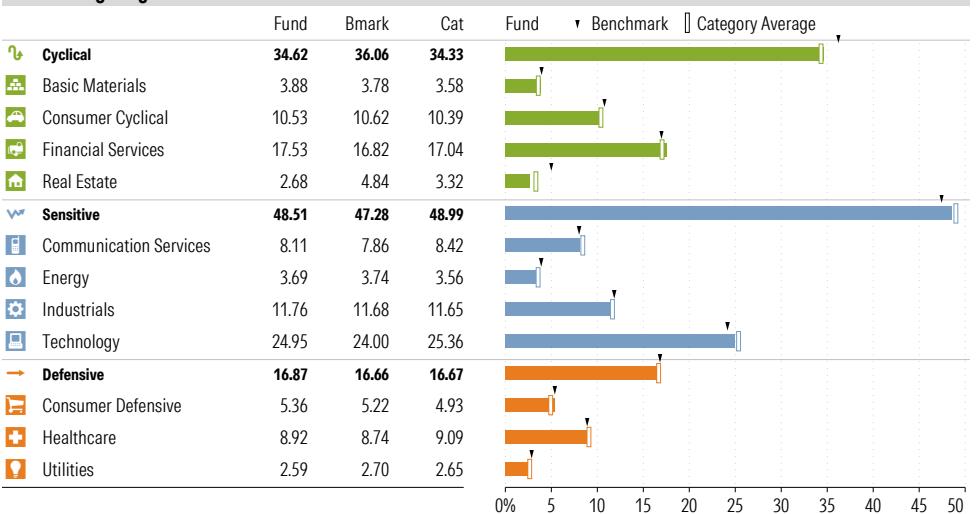


Asset Allocation as of 09-30-2025

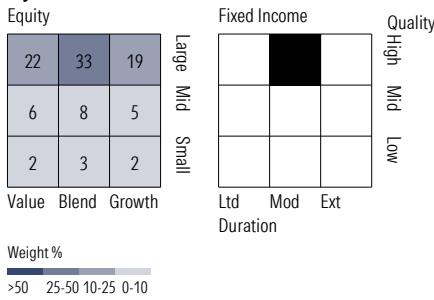


Asset Class	Net %	Cat%
US Stocks	45.47	45.79
Non-US Stocks	29.94	21.91
Bonds	22.01	12.47
Cash	2.52	1.33
Other	0.05	18.50
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Iidx Instl Pls	-	45.62	45.62	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	30.65	76.27	-	-
⊕ Vanguard Total Bond Market II Iidx Inv	-	16.46	92.73	-	-
⊕ Vanguard Total Intl Bd II Iidx Iidx	-	6.69	99.42	-	-
⊕ Mktliq 12/31/2049	-	0.55	99.97	-	-
⊕ Us Dollar	-	0.03	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2045 Fund VTIYX

Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 years.
- Style: The fund has landed in its primary style box – Large Blend – 97.06 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.08 is 86.21% lower than the Target-Date 2045 category average.

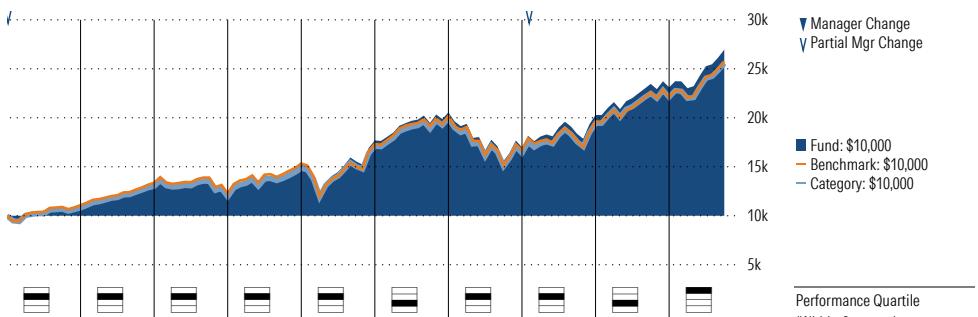
Morningstar Investment Management LLC Analysis

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

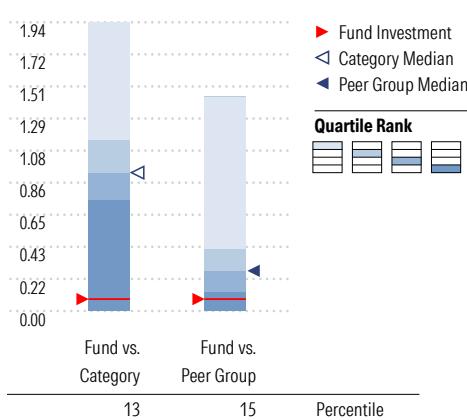


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.87	21.42	-7.90	24.94	16.30	16.16	-17.36	19.48	13.91	16.65	Total Return %
-1.97	0.89	0.27	-0.03	3.35	-0.20	-0.30	2.09	1.05	0.35	+/- Benchmark
0.94	0.91	0.24	0.59	1.20	-0.47	0.39	0.53	0.18	1.02	+/- Category
28	26	43	43	36	68	31	46	54	22	Tot Ret % Rank in Cat
231	244	259	271	252	261	264	245	243	229	# of Funds in Cat
13	8	7	4	9	6	5	1	1	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



► Fund Investment
△ Category Median
◀ Peer Group Median

Quartile Rank
■ ■ ■ ■ ■

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.68	-	0.76
Beta	0.94	-	0.96
R-Squared	98.64	-	97.49
Standard Deviation	11.60	12.27	11.98
Sharpe Ratio	1.22	1.10	1.14
Tracking Error	1.55	-	1.90
Information Ratio	0.47	-	0.13
Up Capture Ratio	98.21	-	98.34
Down Capture Ratio	89.74	-	94.50

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.50	21.76	22.47
Price/Book Ratio	2.87	2.92	3.20
Avg Eff Duration	6.08	-	7.22

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

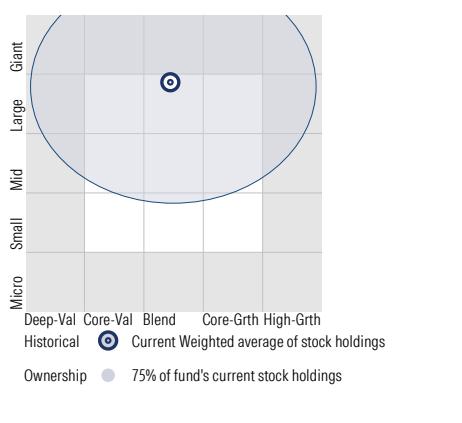
Vanguard Target Retirement 2045 Fund VTIYX

Morningstar Category
Target-Date 2045

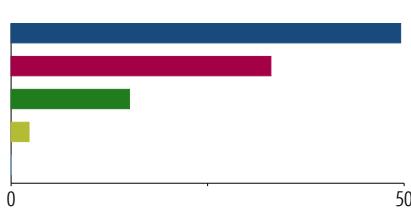
Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

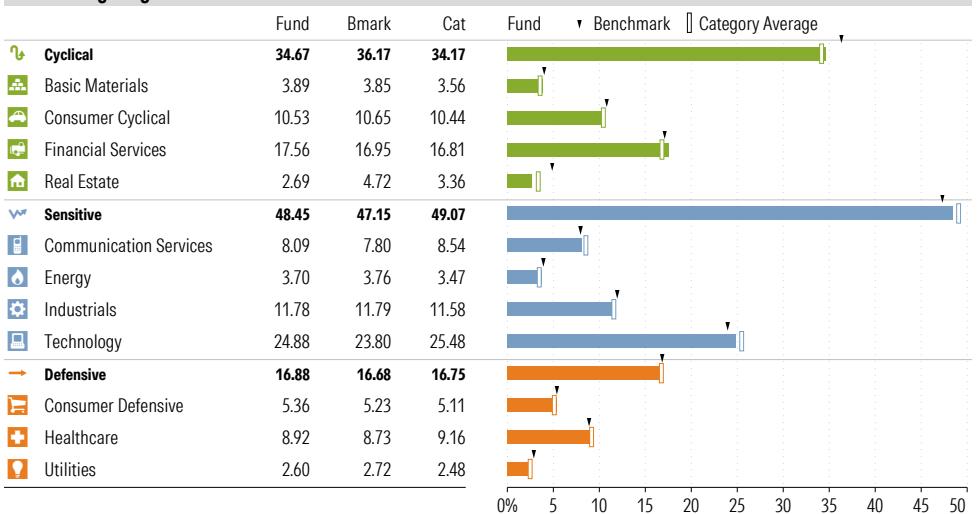


Asset Allocation as of 09-30-2025

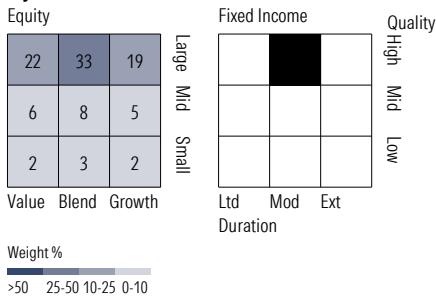


Asset Class	Net %	Cat%
US Stocks	49.56	47.57
Non-US Stocks	33.05	23.05
Bonds	15.05	7.02
Cash	2.28	1.81
Other	0.05	20.55
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Iidx Instl Pls	-	49.72	49.72	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	33.84	83.56	-	-
⊕ Vanguard Total Bond Market II Iidx Inv	-	11.36	94.91	-	-
⊕ Vanguard Total Intl Bd II Iidx Iidx	-	4.47	99.39	-	-
⊕ Mktliq 12/31/2049	-	0.58	99.97	-	-
⊕ Us Dollar	-	0.03	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2050 Fund VFIFX

Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 86.21% lower than the Target-Date 2050 category average.

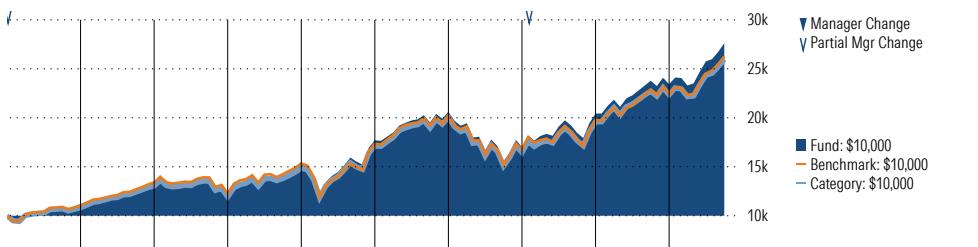
Morningstar Investment Management LLC Analysis

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

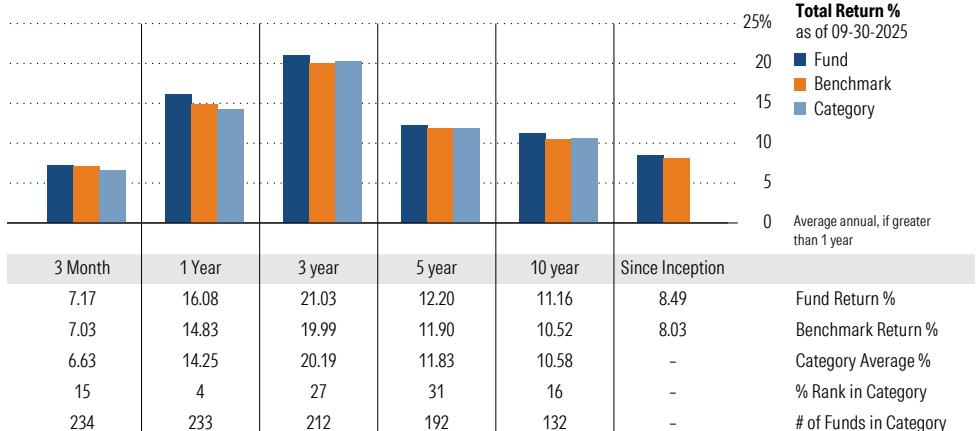
Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000

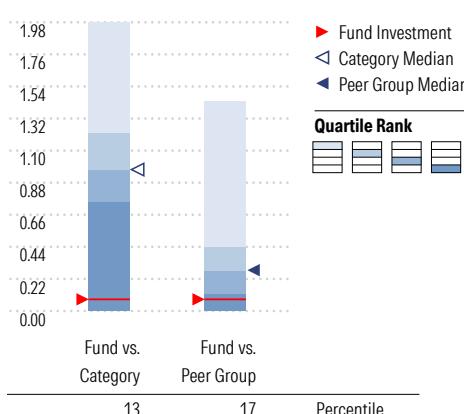


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.85	21.39	-7.90	24.98	16.39	16.41	-17.46	20.17	14.64	17.82	Total Return %
-2.04	0.61	0.51	-0.11	3.48	-0.19	-0.55	2.32	1.28	0.78	+/- Benchmark
0.63	0.72	0.51	0.44	1.14	-0.71	0.52	0.66	0.36	1.66	+/- Category
29	38	37	47	37	74	29	45	41	14	Tot Ret % Rank in Cat
240	255	265	269	248	250	252	247	245	234	# of Funds in Cat
12	6	7	3	9	5	4	2	1	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



► Fund Investment
△ Category Median
◀ Peer Group Median

Quartile Rank
■ ■ ■ ■ ■

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.73	-	0.68
Beta	0.95	-	0.97
R-Squared	98.58	-	97.39
Standard Deviation	12.04	12.56	12.37
Sharpe Ratio	1.25	1.13	1.16
Tracking Error	1.56	-	1.96
Information Ratio	0.67	-	0.14
Up Capture Ratio	99.64	-	98.85
Down Capture Ratio	91.28	-	95.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.51	21.60	22.32
Price/Book Ratio	2.88	2.88	3.21
Avg Eff Duration	6.09	-	8.45

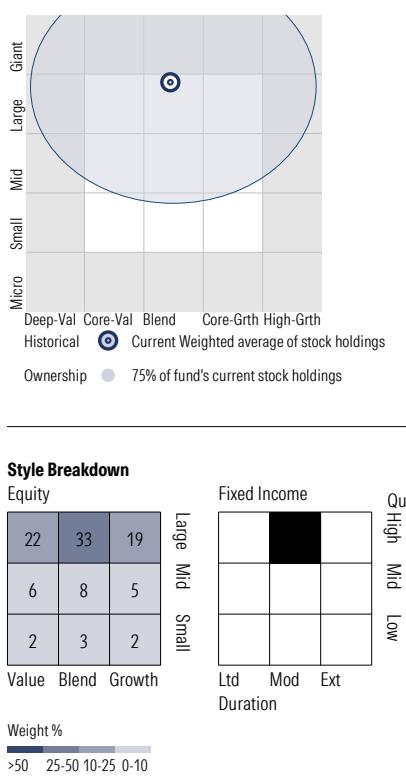
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Vanguard Target Retirement 2050 Fund VFIFX

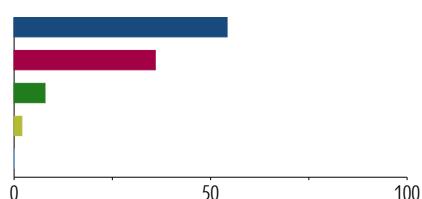
Morningstar Category
Target-Date 2050Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 09-30-2025

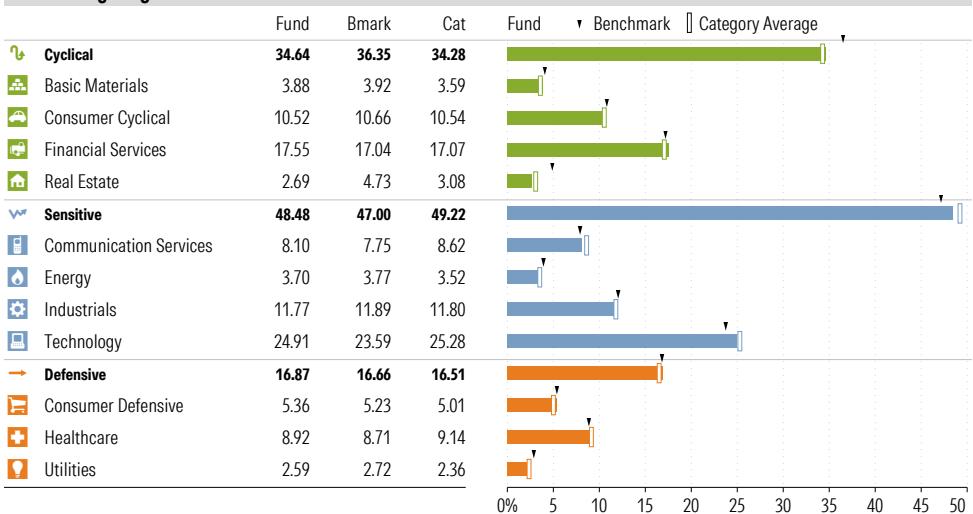
Morningstar Style Box™



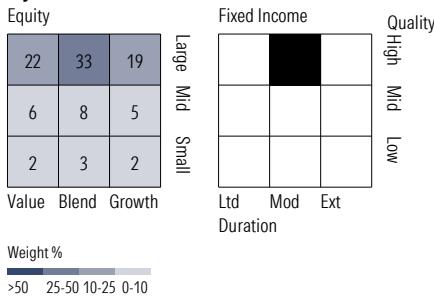
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	-	54.38	54.38	-	-
⊖ Vanguard Total Intl Stock Index Inv	-	36.76	91.14	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	5.83	96.97	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.43	99.40	-	-
⊕ Mktliq 12/31/2049	-	0.57	99.97	-	-
⊕ Us Dollar	-	0.03	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2055 Fund VFFVX

Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 86.44% lower than the Target-Date 2055 category average.

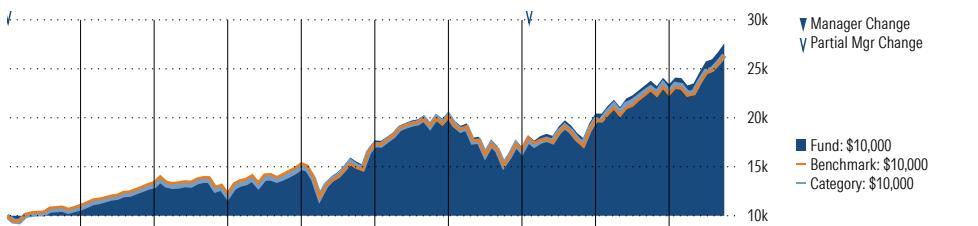
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000

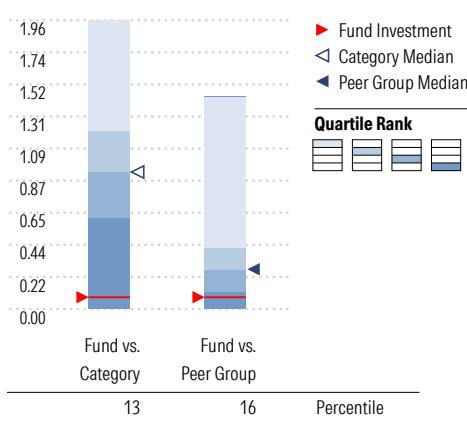


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.88	21.38	-7.89	24.98	16.32	16.44	-17.46	20.16	14.64	17.82	Total Return %
-2.02	0.43	0.68	-0.07	3.41	-0.06	-0.53	2.26	1.31	0.45	+/- Benchmark
0.88	0.30	0.55	0.07	0.85	-0.86	0.62	0.44	0.12	1.39	+/- Category
27	48	37	51	41	78	24	49	46	19	Tot Ret % Rank in Cat
229	243	260	272	251	260	263	244	242	228	# of Funds in Cat
8	5	5	3	8	5	4	1	1	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



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	1.72	-	0.76
Beta	0.95	-	0.98
R-Squared	98.55	-	97.35
Standard Deviation	12.05	12.65	12.51
Sharpe Ratio	1.25	1.13	1.17
Tracking Error	1.60	-	2.01
Information Ratio	0.55	-	0.19
Up Capture Ratio	98.92	-	99.41
Down Capture Ratio	90.65	-	95.80

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.49	21.45	22.08
Price/Book Ratio	2.87	2.85	3.12
Avg Eff Duration	6.10	-	9.18

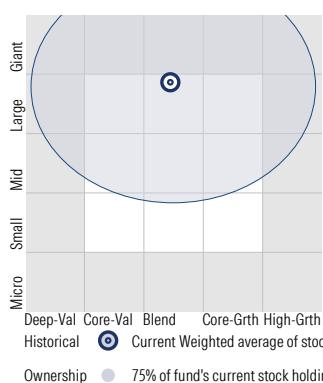
Vanguard Target Retirement 2055 Fund VFFVX

Morningstar Category
Target-Date 2055

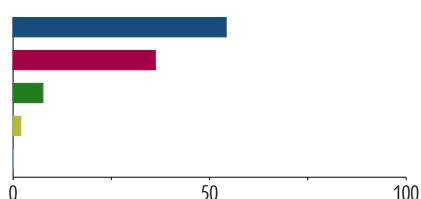
Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

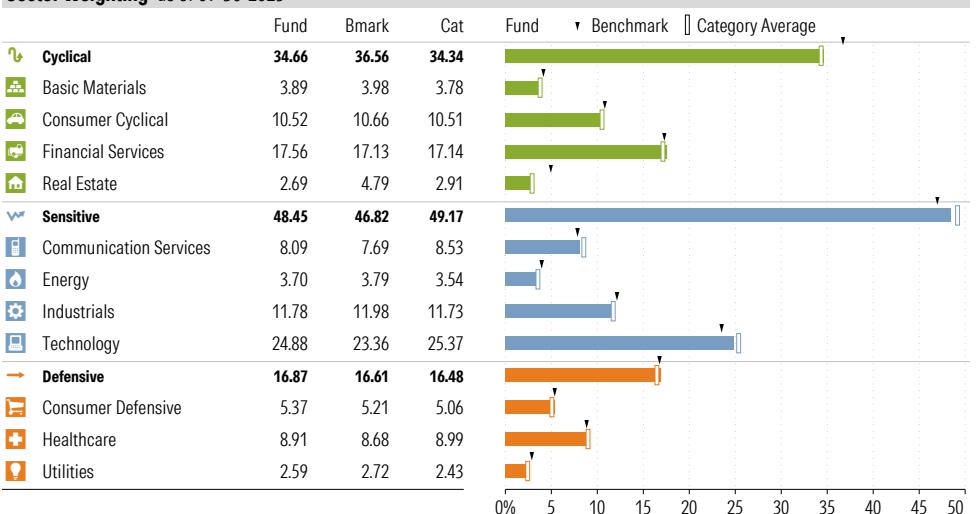


Asset Allocation as of 09-30-2025

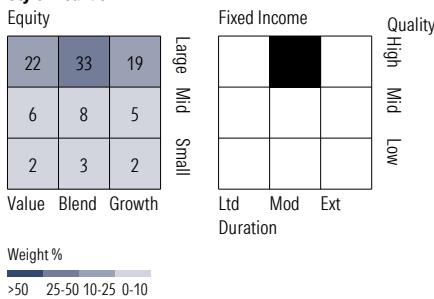


Asset Class	Net %	Cat%
US Stocks	54.21	49.53
Non-US Stocks	36.18	26.93
Bonds	7.58	3.86
Cash	1.96	1.08
Other	0.06	18.62
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



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

Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	-	54.39	54.39	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	37.04	91.44	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	5.54	96.98	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.43	99.40	-	-
⊕ Mktliq 12/31/2049	-	0.56	99.96	-	-
⊕ Us Dollar	-	0.04	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2060 Fund VTTSX

Morningstar Category
Target-Date 2060

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 86.44% lower than the Target-Date 2060 category average.

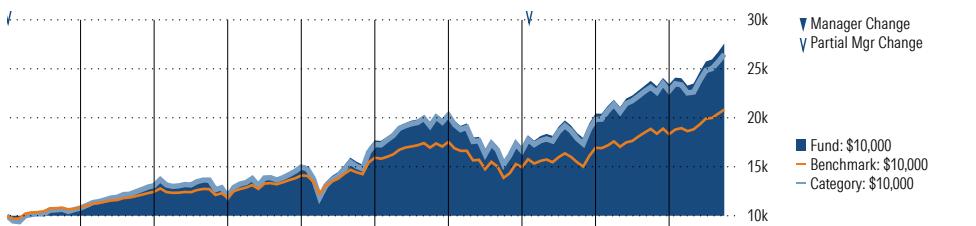
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Growth of \$10,000

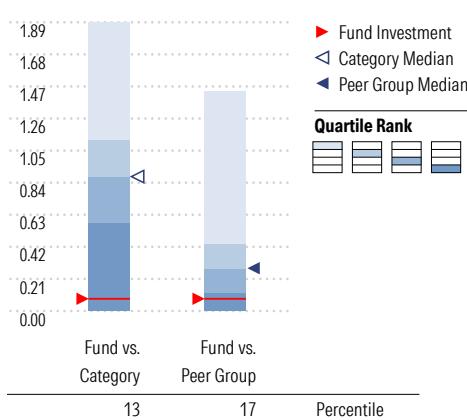


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.84	21.36	-7.87	24.96	16.32	16.44	-17.46	20.18	14.63	17.81	Total Return %
0.27	6.70	-3.11	5.93	3.50	6.25	-2.69	6.96	6.36	4.13	+/- Benchmark
1.03	0.09	0.65	-0.19	0.80	-1.03	0.62	0.22	0.05	1.29	+/- Category
21	53	34	66	42	81	25	54	47	20	Tot Ret % Rank in Cat
130	184	209	226	230	238	246	242	240	227	# of Funds in Cat
6	4	3	2	6	6	3	1	1	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.96	-	2.14
Beta	1.20	-	1.24
R-Squared	94.78	-	92.47
Standard Deviation	12.04	9.73	12.58
Sharpe Ratio	1.25	0.94	1.17
Tracking Error	3.40	-	4.18
Information Ratio	1.92	-	1.47
Up Capture Ratio	130.90	-	131.78
Down Capture Ratio	113.81	-	119.76

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.50	20.75	22.08
Price/Book Ratio	2.87	2.63	3.14
Avg Eff Duration	6.10	-	8.93

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

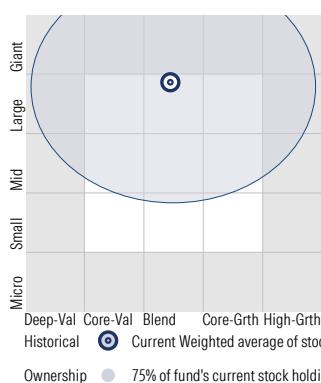
Vanguard Target Retirement 2060 Fund VTTSX

Morningstar Category
Target-Date 2060

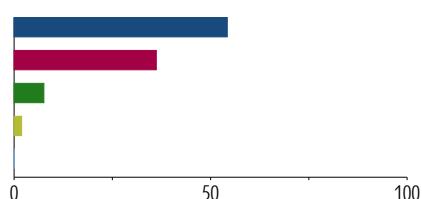
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

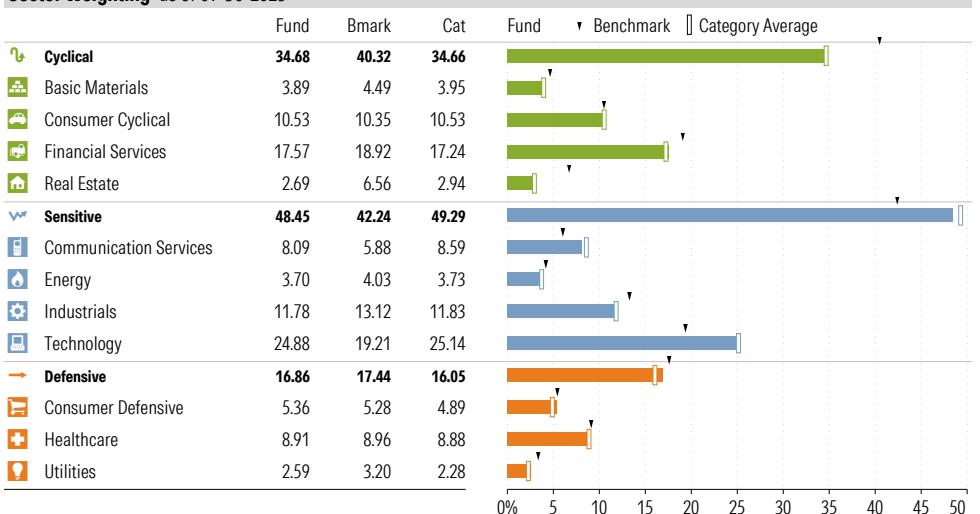


Asset Allocation as of 09-30-2025

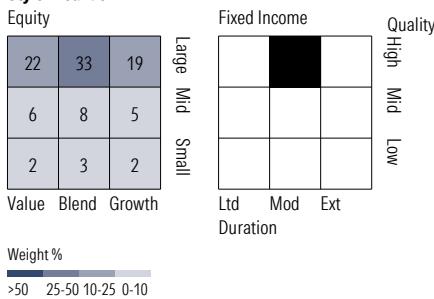


Asset Class	Net %	Cat%
US Stocks	54.24	50.17
Non-US Stocks	36.18	26.46
Bonds	7.58	4.71
Cash	1.92	0.52
Other	0.06	18.15
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	-	54.42	54.42	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	37.05	91.47	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	5.54	97.01	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.43	99.44	-	-
⊕ Mktliq 12/31/2049	-	0.55	99.99	-	-
⊖ Us Dollar	-	0.01	100.00	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2065 Fund VLVX

Morningstar Category
Target-Date 2065+

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 07-2017
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2065+ category's top three quartiles in 6 of the 8 years it's been in existence.
- Management: The fund's management has been in place for 8.22 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 0.08 is 86.21% lower than the Target-Date 2065+ category average.

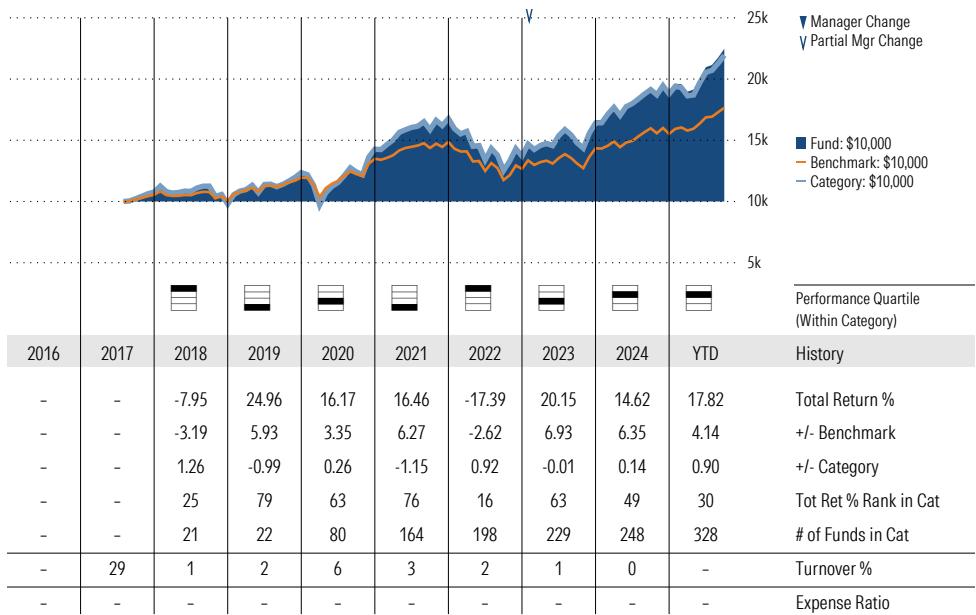
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

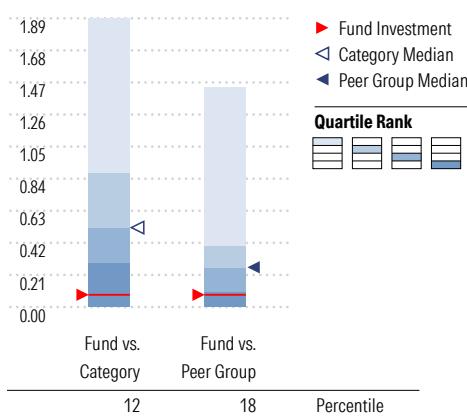
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.97	-	2.69
Beta	1.20	-	1.24
R-Squared	94.81	-	91.96
Standard Deviation	12.03	9.73	13.00
Sharpe Ratio	1.25	0.94	1.18
Tracking Error	3.38	-	4.64
Information Ratio	1.92	-	1.51
Up Capture Ratio	130.79	-	132.60
Down Capture Ratio	113.64	-	117.99

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.50	20.75	22.13
Price/Book Ratio	2.87	2.63	3.10
Avg Eff Duration	6.10	-	9.00

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

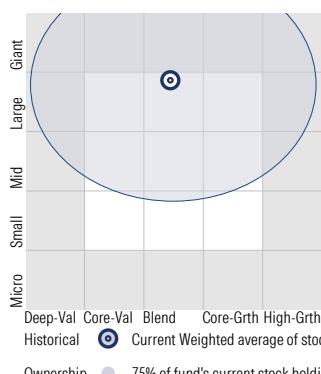
Vanguard Target Retirement 2065 Fund VLXVX

Morningstar Category
Target-Date 2065+

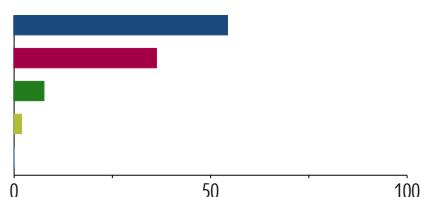
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

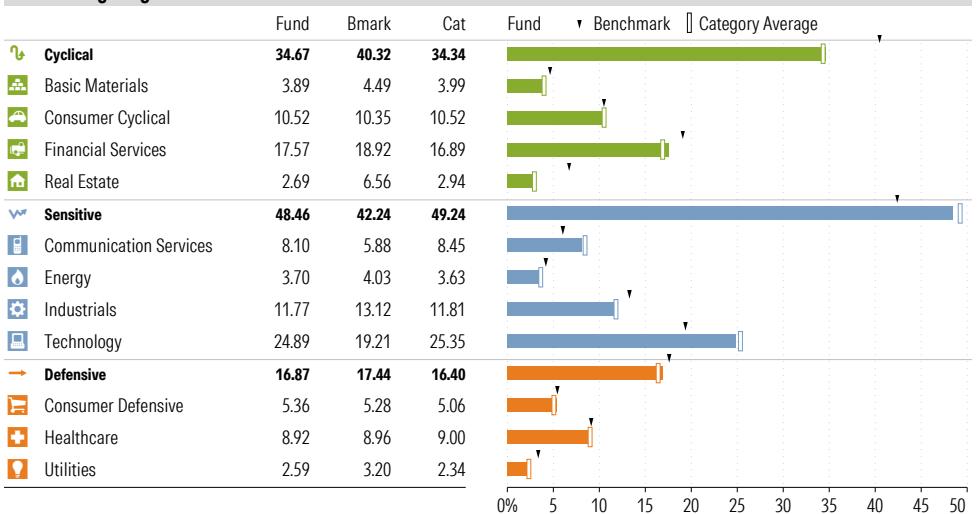


Asset Allocation as of 09-30-2025

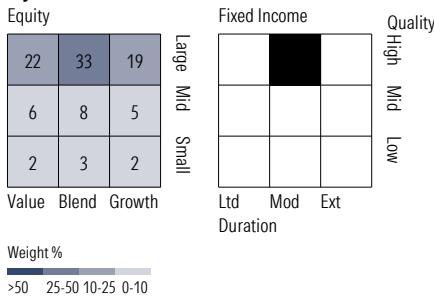


Asset Class	Net %	Cat%
US Stocks	54.28	52.37
Non-US Stocks	36.20	29.30
Bonds	7.59	3.55
Cash	1.86	1.11
Other	0.06	13.65
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	-	54.46	54.46	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	37.06	91.52	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	5.54	97.07	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.43	99.50	-	-
⊕ Mktliq 12/31/2049	-	0.51	100.01	-	-
⊕ Us Dollar	-	0.01	100.02	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement 2070 Fund VSVNX

Morningstar Category
Target-Date 2065+

Morningstar Index
Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Walter Nejman since 06-2022
Aurélie Denis since 02-2023
Michael Roach since 02-2023
Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2065+ category's top three quartiles in 3 of the 3 years it's been in existence.
- Management: The fund's management has been in place for 3.26 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 8.62% lower than the Target-Date 2065+ category average.

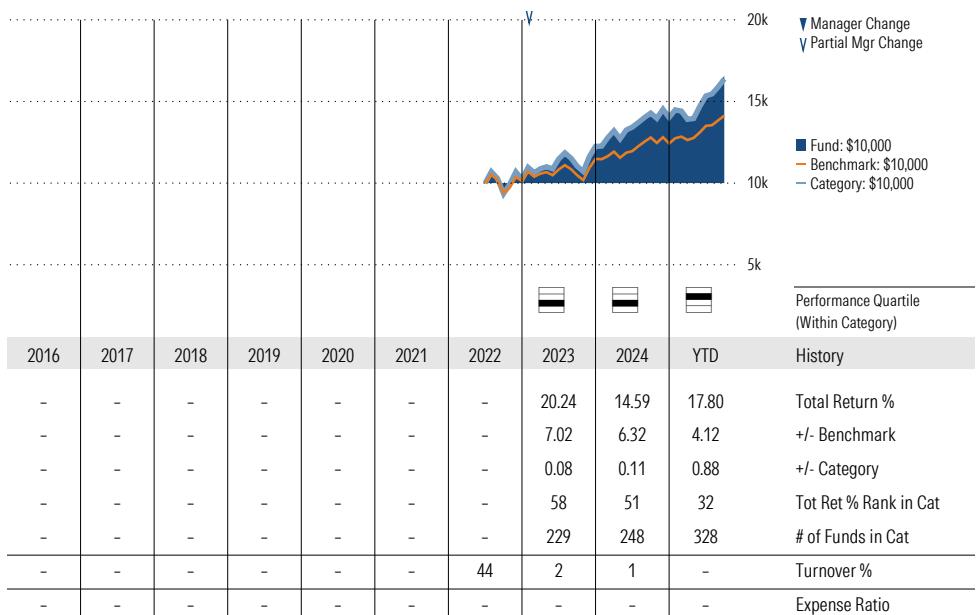
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to a limited history for this target-date vintage.

ESG Metrics

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

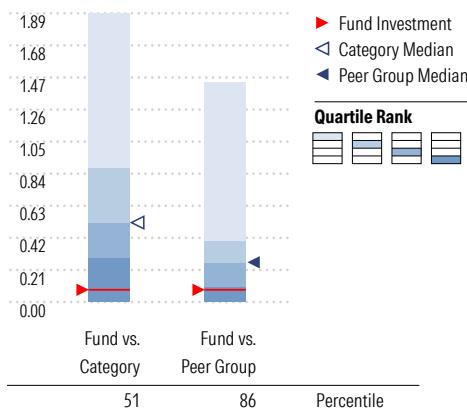
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.99	-	2.69
Beta	1.20	-	1.24
R-Squared	94.71	-	91.96
Standard Deviation	12.02	9.73	13.00
Sharpe Ratio	1.25	0.94	1.18
Tracking Error	3.40	-	4.64
Information Ratio	1.92	-	1.51
Up Capture Ratio	130.83	-	132.60
Down Capture Ratio	113.69	-	117.99

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.50	20.75	22.13
Price/Book Ratio	2.88	2.63	3.10
Avg Eff Duration	6.10	-	9.00

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

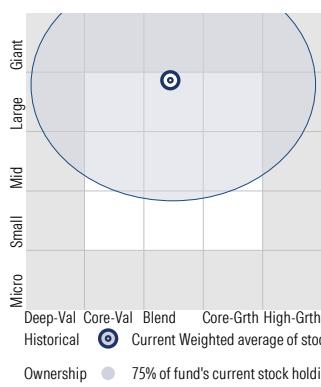
Vanguard Target Retirement 2070 Fund VSVNX

Morningstar Category
Target-Date 2065+

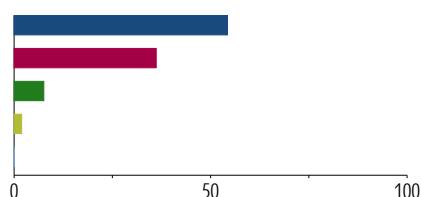
Morningstar Index
Morningstar Mod Tgt Risk TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™

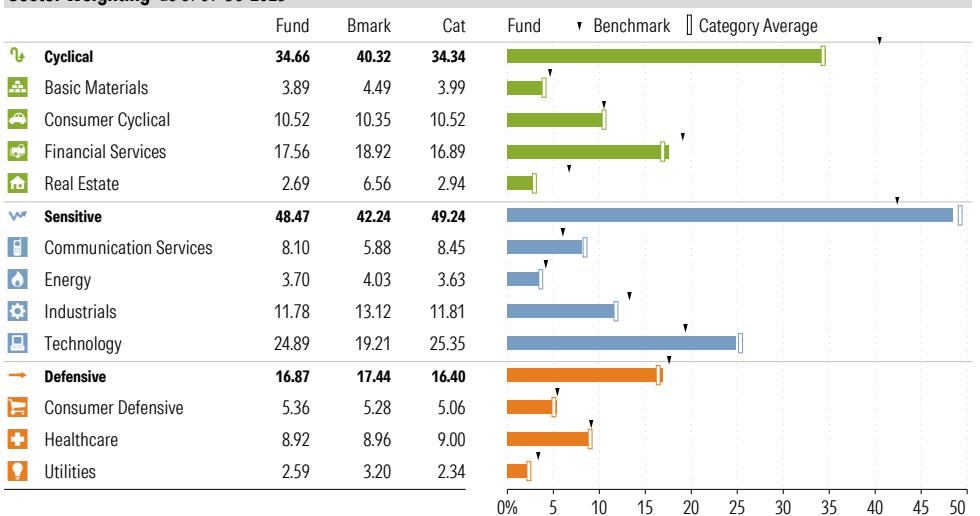


Asset Allocation as of 09-30-2025

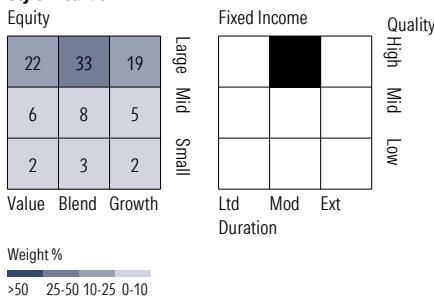


Asset Class	Net %	Cat%
US Stocks	54.30	52.37
Non-US Stocks	36.16	29.30
Bonds	7.56	3.55
Cash	1.91	1.11
Other	0.06	13.65
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown



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

Top 6 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Stock Mkt Idx Instl Pls	-	54.48	54.48	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	37.02	91.50	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	5.51	97.02	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	2.44	99.45	-	-
⊖ Mktliq 12/31/2049	-	0.60	100.06	-	-
⊕ Us Dollar	-	0.06	100.11	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Target Retirement Income Fund VTINX

Portfolio Manager(s)

Walter Nejman since 02-2013
 Aurélie Denis since 02-2023
 Michael Roach since 02-2023
 Roger Aliaga-Diaz since 02-2023

Quantitative Screens

- Performance: The fund has finished in the Target-Date Retirement category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.61 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 0.08 is 84.91% lower than the Target-Date Retirement category average.

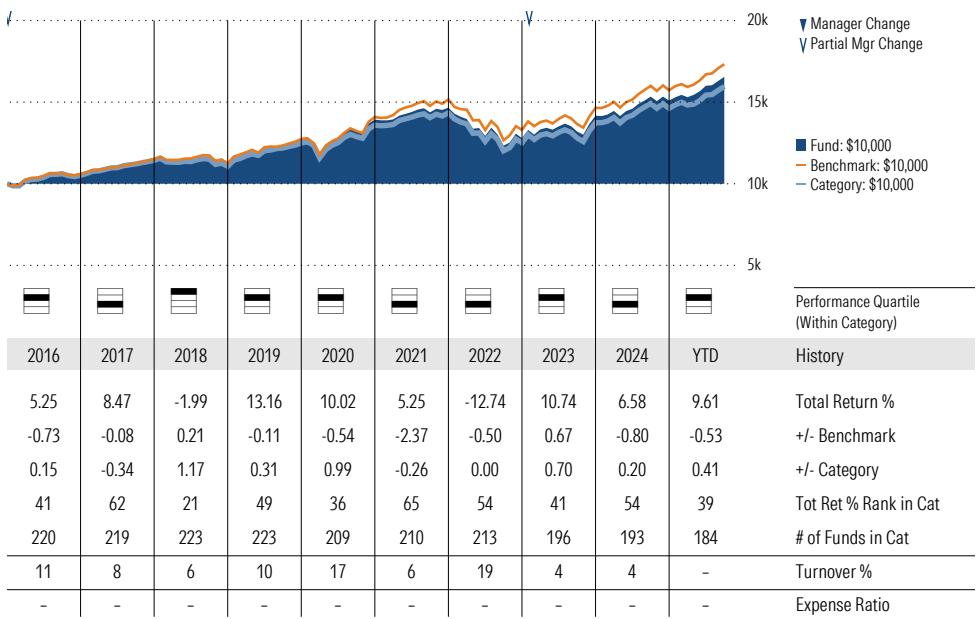
Morningstar Investment Management LLC Analysis

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

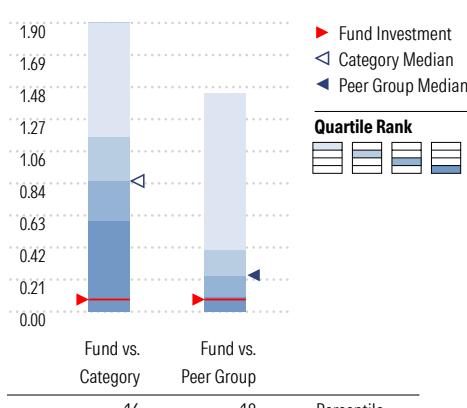
Growth of \$10,000



Trailing Performance



Net Expense



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

Morningstar Category
Target-Date Retirement

Morningstar Index
Morningstar Lifetime Mod Incm TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.25	-	-0.98
Beta	0.96	-	1.02
R-Squared	98.22	-	96.76
Standard Deviation	6.61	6.81	7.07
Sharpe Ratio	0.78	0.85	0.71
Tracking Error	0.92	-	1.41
Information Ratio	-0.78	-	-0.62
Up Capture Ratio	94.41	-	96.98
Down Capture Ratio	95.63	-	104.49

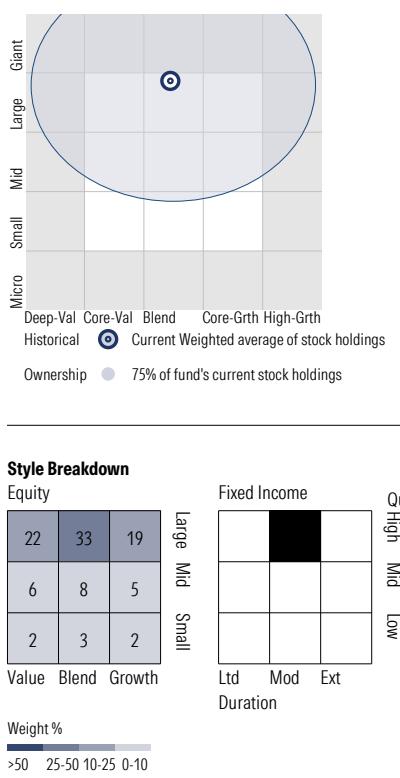
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.45	23.03	22.54
Price/Book Ratio	2.86	3.20	3.01
Avg Eff Duration	5.25	-	5.47

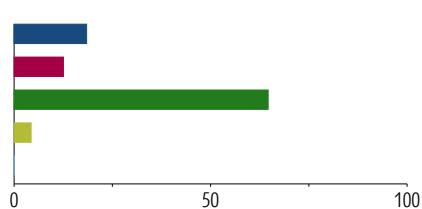
Vanguard Target Retirement Income Fund VTINX

Style Analysis as of 09-30-2025

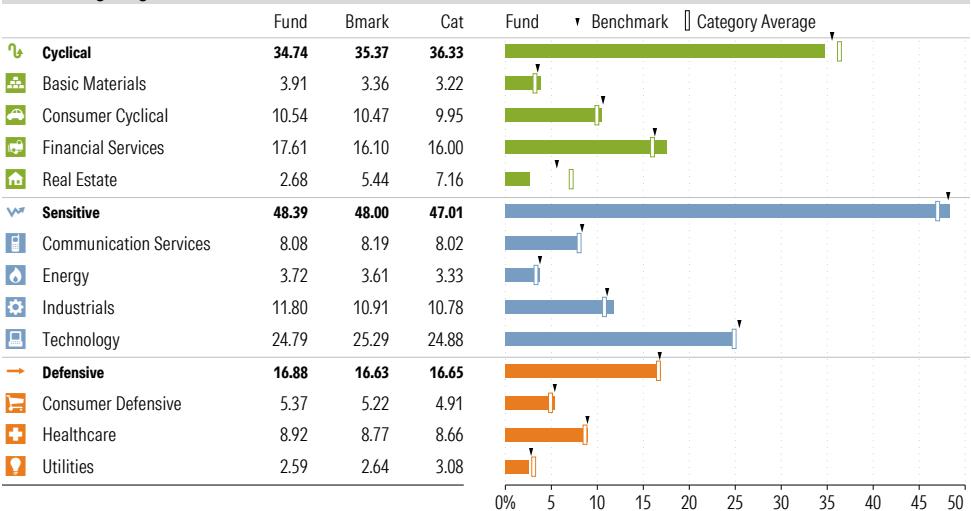
Morningstar Style Box™



Asset Allocation as of 09-30-2025

Morningstar Category
Target-Date RetirementMorningstar Index
Morningstar Lifetime Mod Incm TR USD

Sector Weighting as of 09-30-2025



Top 7 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx Inv	-	36.33	36.33	-	-
⊖ Vanguard Total Stock Mkt Idx Instl Pls	-	18.51	54.84	-	-
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Adm	-	16.17	71.02	-	-
⊕ Vanguard Total Intl Bd II Idx Insl	-	15.37	86.38	-	-
⊖ Vanguard Total Intl Stock Index Inv	-	12.85	99.23	-	-
⊕ Mktliq 12/31/2049	-	0.72	99.96	-	-
⊕ Us Dollar	-	0.04	100.00	-	-

Total Holdings 7

⊕ Increase ⊖ Decrease ✨ New to Portfolio