

American Century Global Real Estate R6 ARYDX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Portfolio Manager(s)

Steven Brown since 04-2011
Steven Rodriguez since 12-2011
Vishal Govil since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Global Real Estate 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 14.43 years.
- Style: The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.77 is 27.36% lower than the Global Real Estate category average.

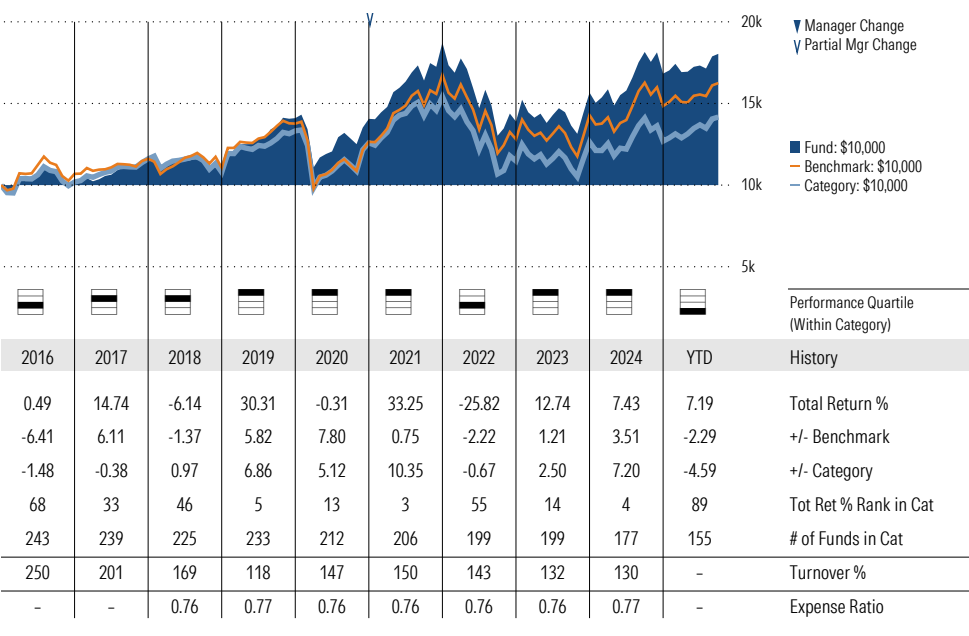
Morningstar Investment Management LLC Analysis

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.

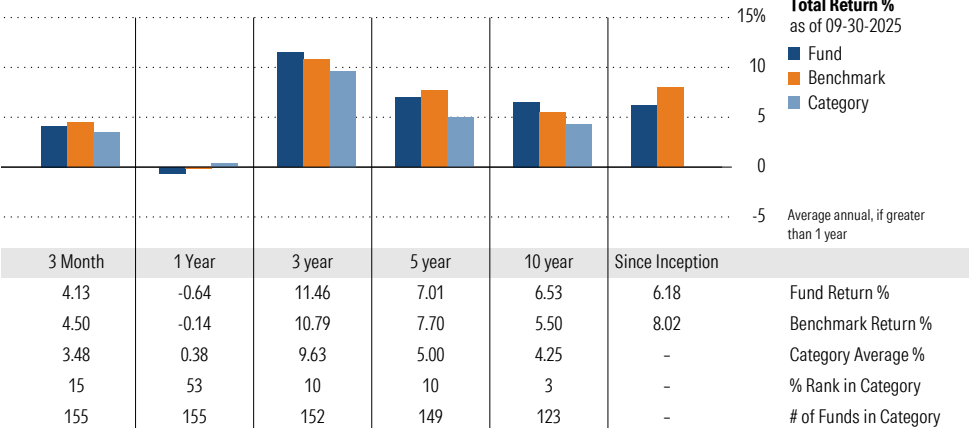
ESG Metrics

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

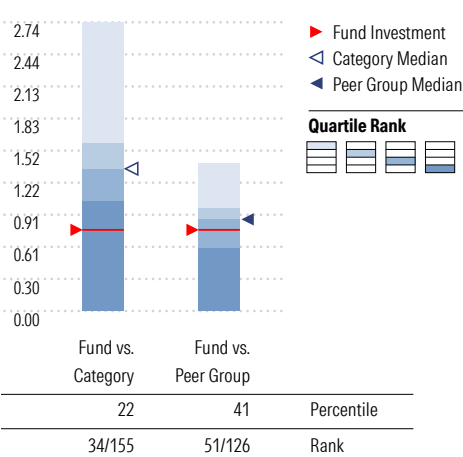
Growth of \$10,000



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	1.16	-	-1.03
Beta	0.94	-	0.97
R-Squared	98.10	-	92.90
Standard Deviation	15.35	16.13	16.23
Sharpe Ratio	0.46	0.41	0.32
Tracking Error	2.31	-	3.89
Information Ratio	0.29	-	-0.51
Up Capture Ratio	98.27	-	93.77
Down Capture Ratio	94.12	-	98.17

Portfolio Metrics

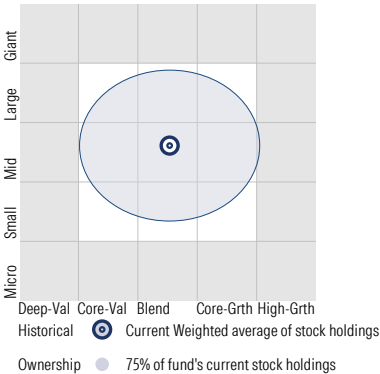
	Fund	Bmark	Cat
Price/Earnings Ratio	20.37	23.99	23.33
Price/Book Ratio	1.83	1.51	1.52
Geom Avg Mkt Cap \$B	19.60	14.49	17.95
ROE	9.47	7.30	10.06

American Century Global Real Estate R6 ARYDX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

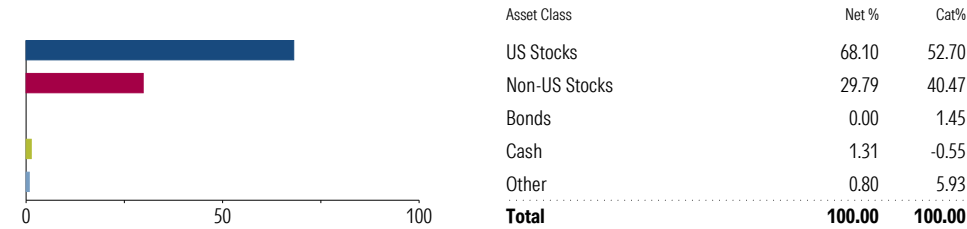
Style Analysis as of 09-30-2025
Morningstar Style Box™



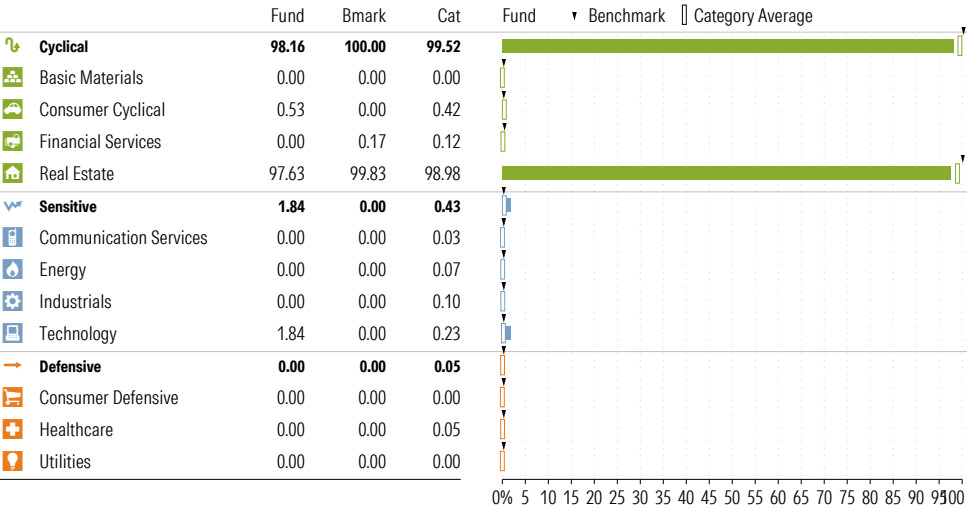
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Welltower Inc	7.98	7.98	43.00	Real Estate
Prologis Inc	7.21	15.19	11.21	Real Estate
Equinix Inc	4.81	20.00	-15.44	Real Estate
Digital Realty Trust Inc	3.86	23.85	-0.45	Real Estate
Goodman Group	3.40	27.25	-	Real Estate
VICI Properties Inc Ordinary Shares	3.23	30.48	16.14	Real Estate
Ventas Inc	3.14	33.62	21.29	Real Estate
Simon Property Group Inc	3.05	36.66	12.66	Real Estate
Iron Mountain Inc	2.47	39.14	-0.78	Real Estate
Extra Space Storage Inc	2.35	41.49	-2.54	Real Estate
Chartwell Retirement Residences	2.09	43.57	-	-
Brixmor Property Group Inc	2.07	45.64	2.52	Real Estate
American Healthcare REIT Inc Ordinary Shares	2.04	47.68	50.46	Real Estate
AvalonBay Communities Inc	2.03	49.71	-9.80	Real Estate
Mitsui Fudosan Co Ltd	1.83	51.54	-	Real Estate

Total Holdings 66

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth
Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Nalin Yogasundram since 03-2016
Rahul Jadhav since 05-2025

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 has been in place for 9.59 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 0.65 is 38.1% lower than the Mid-Cap Growth category average.

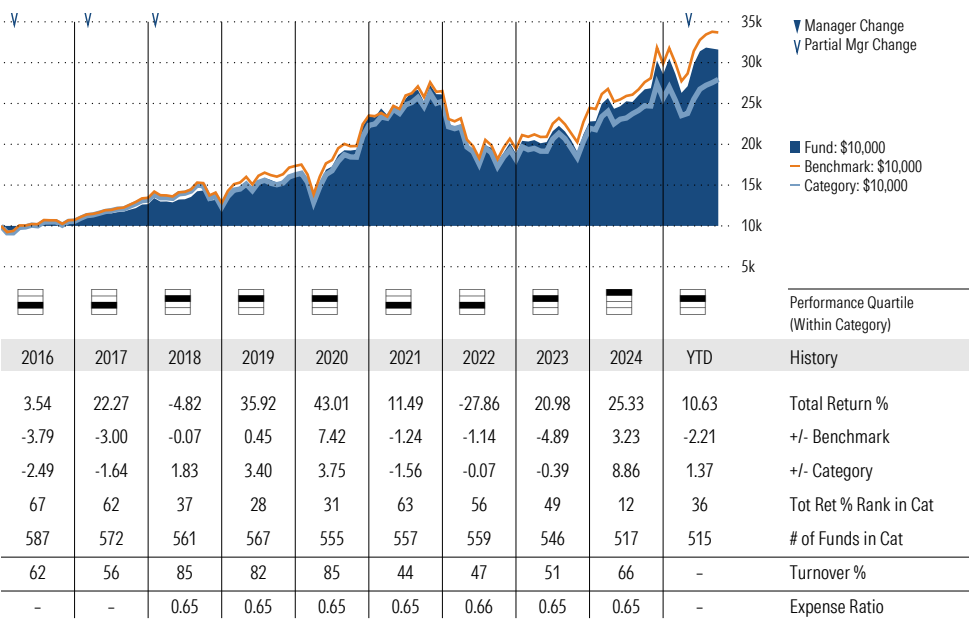
Morningstar Investment Management LLC Analysis

We are placing this fund on watch due to a manager departure. Longtime lead portfolio manager Rob Brookby is leaving the firm at the end of August. Co-PM Nalin Yogasundrum, who has been with the firm for nine years, has been elevated to lead manager. Analyst Rahul Jadhav has been elevated to a co-PM. He joined the firm in 2021 along with another analyst, when two previous experienced analysts departed. While the fund is on watch we will monitor to make sure there are no significant changes to the fund's portfolio, process, or performance characteristics under the new management team.

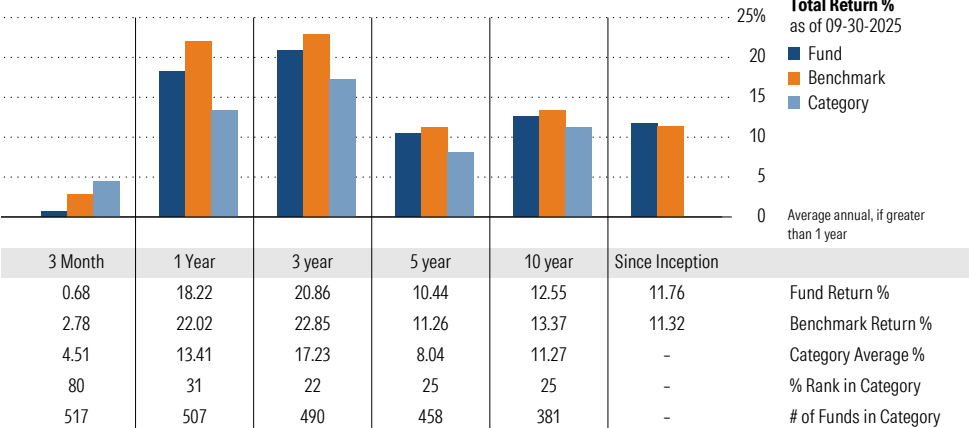
ESG Metrics

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

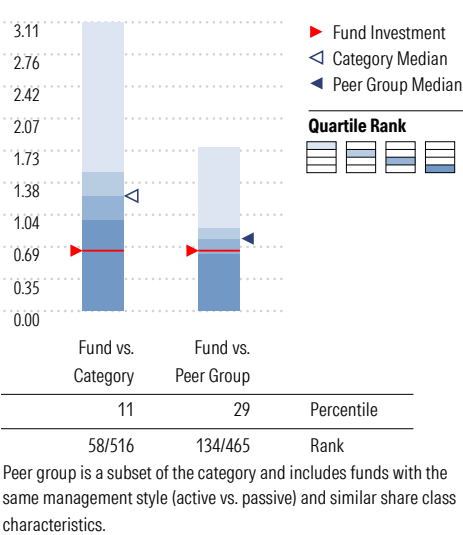
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.56	-	-3.66
Beta	1.00	-	0.95
R-Squared	97.64	-	87.45
Standard Deviation	18.80	18.62	19.24
Sharpe Ratio	0.84	0.94	0.66
Tracking Error	2.89	-	6.97
Information Ratio	-0.69	-	-1.10
Up Capture Ratio	96.95	-	89.30
Down Capture Ratio	103.16	-	105.67

Portfolio Metrics

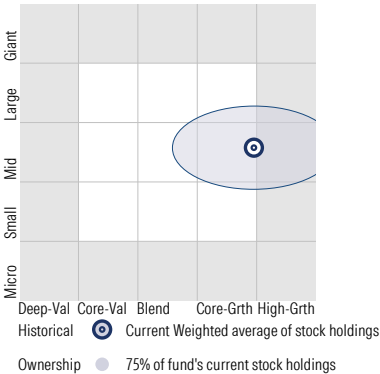
	Fund	Bmark	Cat
Price/Earnings Ratio	37.12	32.97	31.19
Price/Book Ratio	8.84	9.92	6.49
Geom Avg Mkt Cap \$B	35.98	31.48	30.01
ROE	23.85	30.17	23.54

American Century Heritage R6 ATHDX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

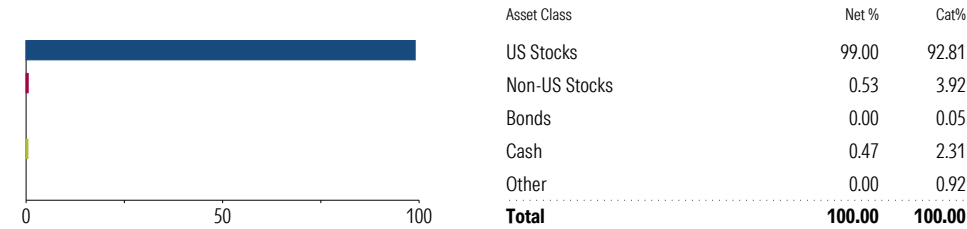
Style Analysis as of 09-30-2025
Morningstar Style Box™



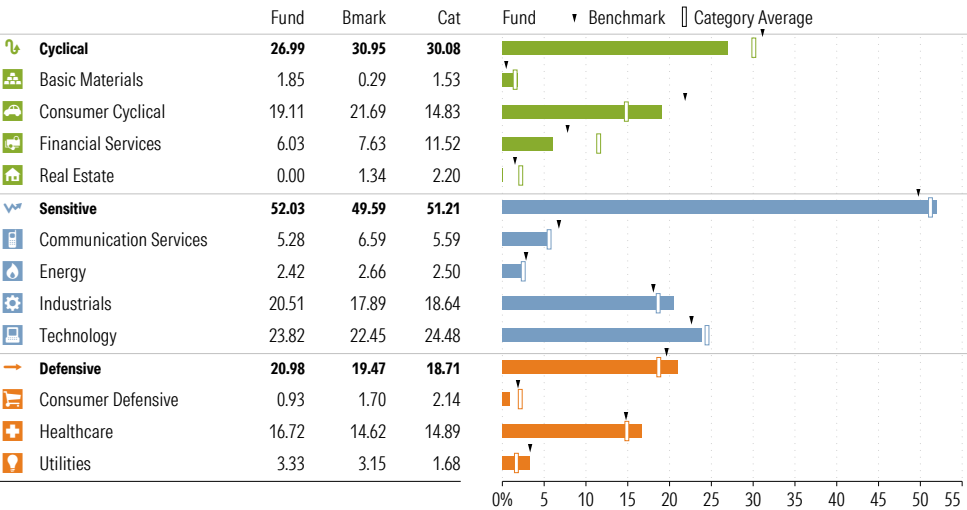
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Royal Caribbean Group	3.33	3.33	41.35	Consumer Cyclical
⊖ Vistra Corp	3.31	6.64	42.59	Utilities
⊖ Hilton Worldwide Holdings Inc	2.89	9.53	5.15	Consumer Cyclical
⊖ Howmet Aerospace Inc	2.82	12.35	79.71	Industrials
⊖ Cloudflare Inc	2.79	15.14	99.28	Technology
⊕ Roblox Corp Ordinary Shares - Class A	2.64	17.77	139.41	Communication Svc
⊕ Monolithic Power Systems Inc	2.15	19.92	56.38	Technology
⊕ Carvana Co Class A	1.96	21.88	85.50	Consumer Cyclical
⊖ Datadog Inc Class A	1.93	23.81	-0.34	Technology
⊕ Coupang Inc Ordinary Shares - Class A	1.92	25.73	46.50	Consumer Cyclical
⊕ Flutter Entertainment PLC	1.89	27.62	-1.72	Consumer Cyclical
⊕ Vertiv Holdings Co Class A	1.88	29.49	32.89	Industrials
⊕ Natera Inc	1.87	31.36	1.69	Healthcare
⊖ Ares Management Corp Ordinary Shares - Class A	1.85	33.21	-7.78	Financial Services
⊖ Cencora Inc	1.83	35.04	39.83	Healthcare

Total Holdings 85

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofA US High Yield TR USD

Portfolio Manager(s)

David Daigle since 12-2003
Thomas Chow since 12-2014
Shannon Ward since 12-2016
Andy Moth since 12-2024

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 21.85 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.32 is 62.79% lower than the High Yield Bond category average.

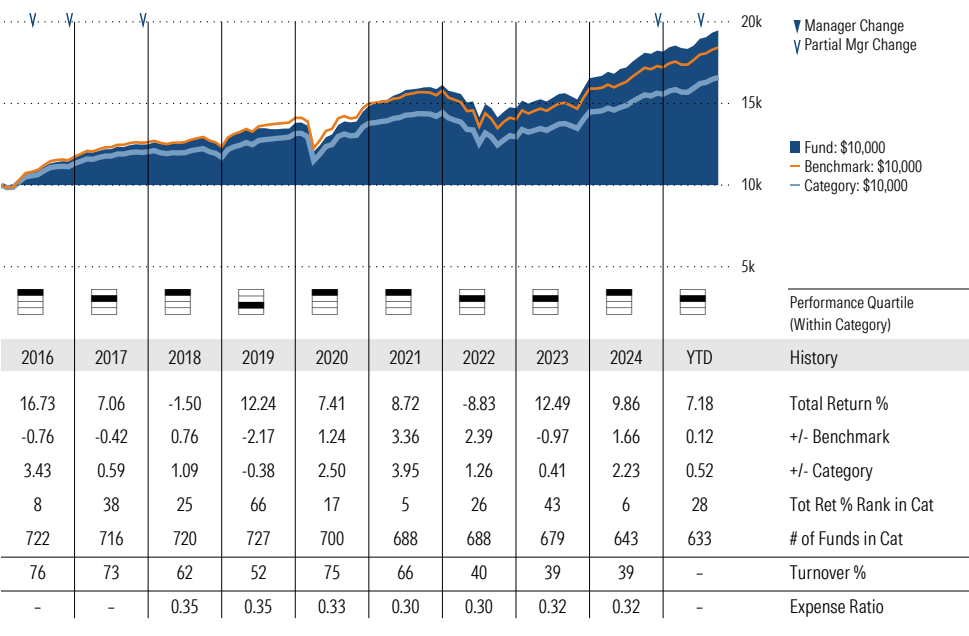
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

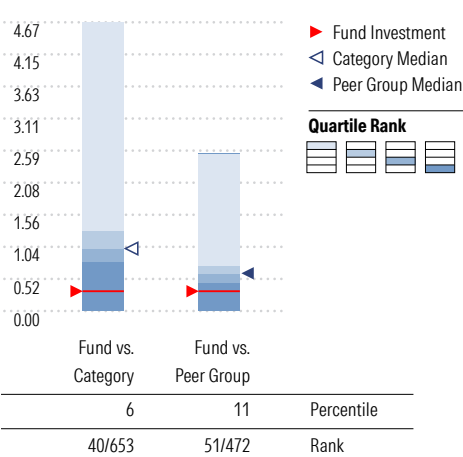
Growth of \$10,000



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	0.93	-	0.24
Beta	0.94	-	0.90
R-Squared	96.64	-	91.30
Standard Deviation	4.79	5.03	4.75
Sharpe Ratio	1.24	1.13	1.04
Tracking Error	0.93	-	1.44
Information Ratio	0.31	-	-0.69
Up Capture Ratio	99.05	-	91.80
Down Capture Ratio	86.44	-	89.53

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	2.73	-	2.86
Avg Eff Maturity	-	-	4.80

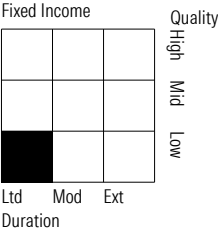
American Funds American High-Inc R6 RITGX

Morningstar Category
High Yield Bond

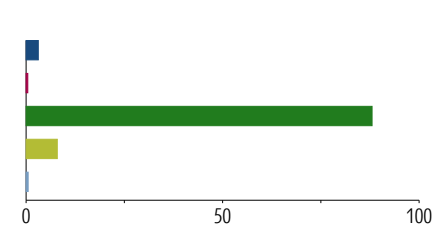
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	3.10	0.40
Non-US Stocks	0.43	0.05
Bonds	88.03	95.79
Cash	7.93	2.08
Other	0.52	1.66
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	8.40	-	1.17
AA	0.00	-	0.56
A	0.03	-	0.08
BBB	2.44	-	4.54
BB	34.21	-	41.56
B	35.82	-	30.45
Below B	17.92	-	16.10
Not Rated	1.18	-	5.55

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	0.04	-	2.97			
Treasury	0.00	-	1.00			
Inflation - Protected	0.04	-	0.00			
Agency/Quasi Agency	0.00	-	0.00			
Other Government Related	0.00	-	1.97			
Corporate	91.69	-	90.38			
Corporate Bond	87.19	-	87.20			
Bank Loan	4.04	-	2.07			
Convertible	0.18	-	0.49			
Preferred	0.28	-	0.62			
Securitized	0.01	-	1.06			
Agency MBS Pass-Through	0.00	-	0.06			
Agency MBS ARM	0.00	-	0.00			
Agency MBS CMO	0.00	-	0.11			
Non-Agency Residential MBS	0.01	-	0.05			
Commercial MBS	0.00	-	0.07			
Asset-Backed	0.00	-	0.77			
Covered Bond	0.00	-	0.00			
Municipal	0.04	-	0.02			
Cash & Equivalents	8.23	-	4.01			
Other	0.00	-	1.56			

Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Capital Group Central Cash Fund	-	6.75	6.75	-
Diebold Nixdorf Inc Ordinary Shares- New	-	1.27	8.02	Technology
DISH Network Corporation 11.75%	11-2027	1.24	9.26	-
Cash And Other Assets Less Liabilities	-	1.04	10.29	-
MPT Operating Partnership LP / MPT Finance Corporation 5%	10-2027	0.91	11.20	-
EchoStar Corp. 10.75%	11-2029	0.89	12.09	-
Connect Finco SARL/Connect US Finco LLC 9%	09-2029	0.78	12.87	-
Talen Energy Corp Ordinary Shares New	-	0.72	13.59	Utilities
Foxtrot Escrow Issuer LLC / Foxtrot Escrow Corp 12.25%	11-2026	0.67	14.27	-
WarnerMedia Holdings Inc. 5.05%	03-2042	0.62	14.89	-

Total Holdings 1011

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Invmt Co of Amer R6 RICGX

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

Portfolio Manager(s)

James Lovelace since 03-1992
Christopher Buchbinder since 03-2007
Grant Cambridge since 03-2014
Martin Romo since 07-2018
Aline Avzaradel since 03-2019
Martin Jacobs since 12-2019
Jessica Spaly since 03-2021
Greg Miliotes since 03-2025

Quantitative Screens

- Performance: The fund has finished in the 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 33.61 years.
- Style: The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.27 is 60.87% lower than the Large Blend category average.

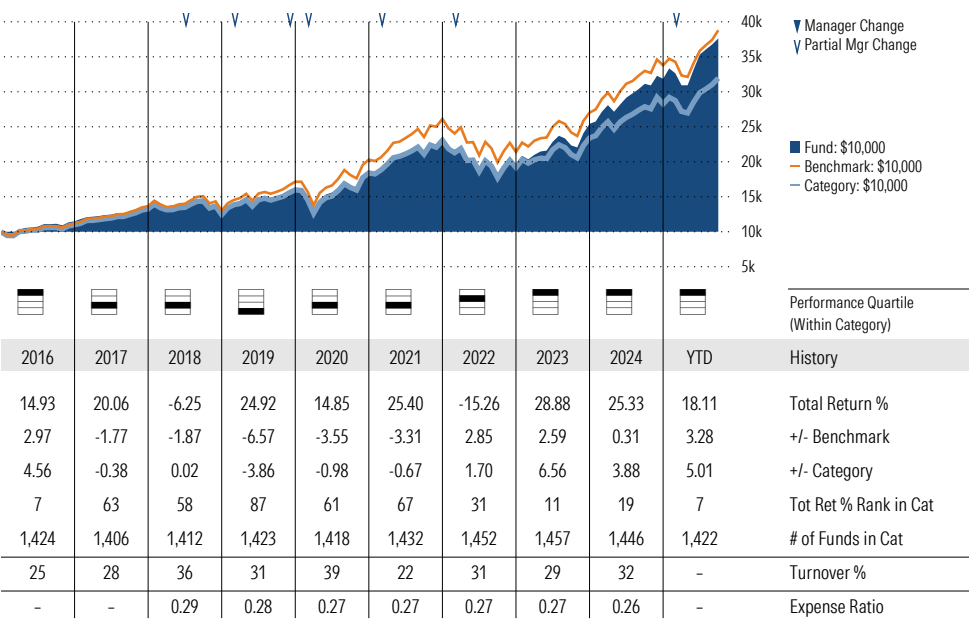
Morningstar Investment Management LLC Analysis

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

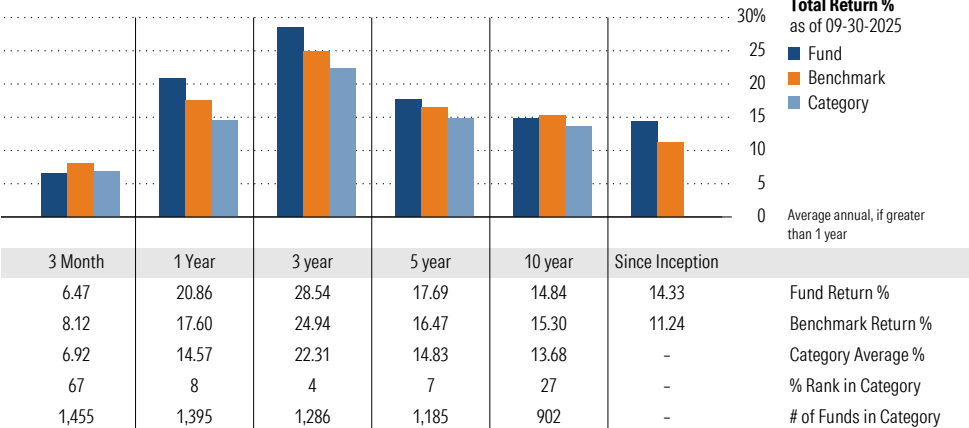
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022

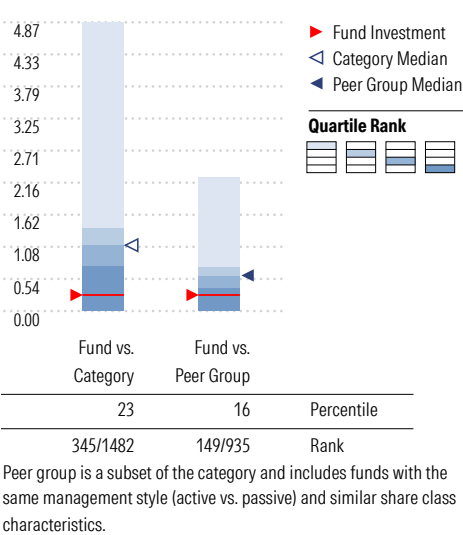
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	4.58	-	-1.59
Beta	0.92	-	0.99
R-Squared	95.31	-	93.13
Standard Deviation	12.66	13.37	13.72
Sharpe Ratio	1.68	1.38	1.21
Tracking Error	2.92	-	3.09
Information Ratio	1.23	-	-1.71
Up Capture Ratio	102.30	-	95.42
Down Capture Ratio	80.75	-	103.55

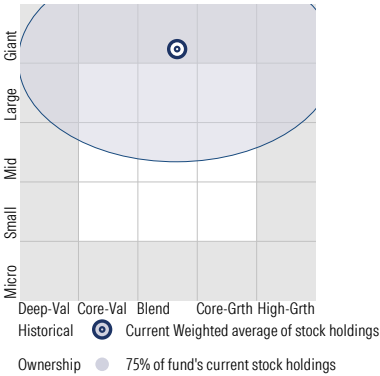
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	28.40	28.13	27.25
Price/Book Ratio	5.34	5.10	5.28
Geom Avg Mkt Cap \$B	411.64	439.39	477.25
ROE	35.56	35.20	34.08

American Funds Invmt Co of Amer R6 RICGX

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

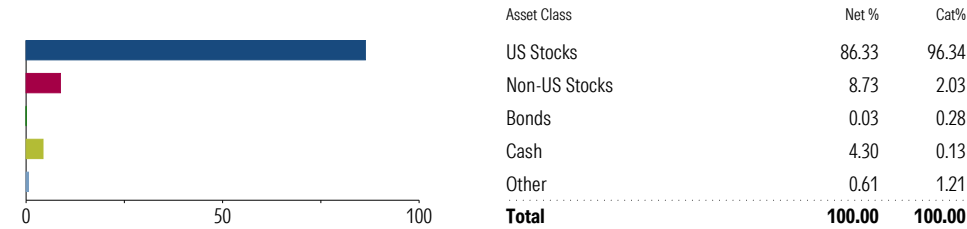
Style Analysis as of 09-30-2025
Morningstar Style Box™



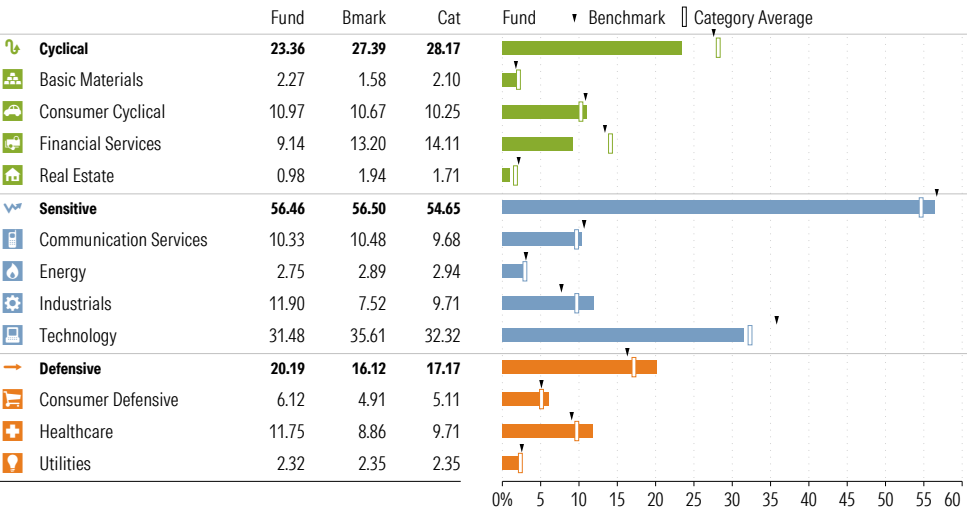
Style Breakdown



Asset Allocation as of 09-30-2025



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	7.45	7.45	23.47	Technology
⊖ Broadcom Inc	6.46	13.91	43.06	Technology
⊕ NVIDIA Corp	5.47	19.38	38.96	Technology
⊕ Capital Group Central Cash Fund	4.45	23.84	-	-
⊕ Amazon.com Inc	3.84	27.68	0.08	Consumer Cyclical
⊖ Meta Platforms Inc Class A	3.39	31.07	25.69	Communication Svc
⊕ Eli Lilly and Co	3.10	34.17	-0.58	Healthcare
⊖ British American Tobacco PLC	2.76	36.93	-	Consumer Defensive
⊖ GE Aerospace	2.40	39.33	81.01	Industrials
⊕ Alphabet Inc Class A	2.24	41.57	28.75	Communication Svc
⊖ Royal Caribbean Group	2.08	43.64	41.35	Consumer Cyclical
⊖ Alphabet Inc Class C	2.05	45.69	28.21	Communication Svc
⊖ Uber Technologies Inc	1.98	47.68	62.42	Technology
RTX Corp	1.70	49.37	46.32	Industrials
⊕ Apple Inc	1.68	51.05	1.99	Technology

Total Holdings 208

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Portfolio Manager(s)

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

Quantitative Screens

- Performance: The fund has finished in the Global Large-Stock Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.85 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.41 is 61.68% lower than the Global Large-Stock Growth category average.

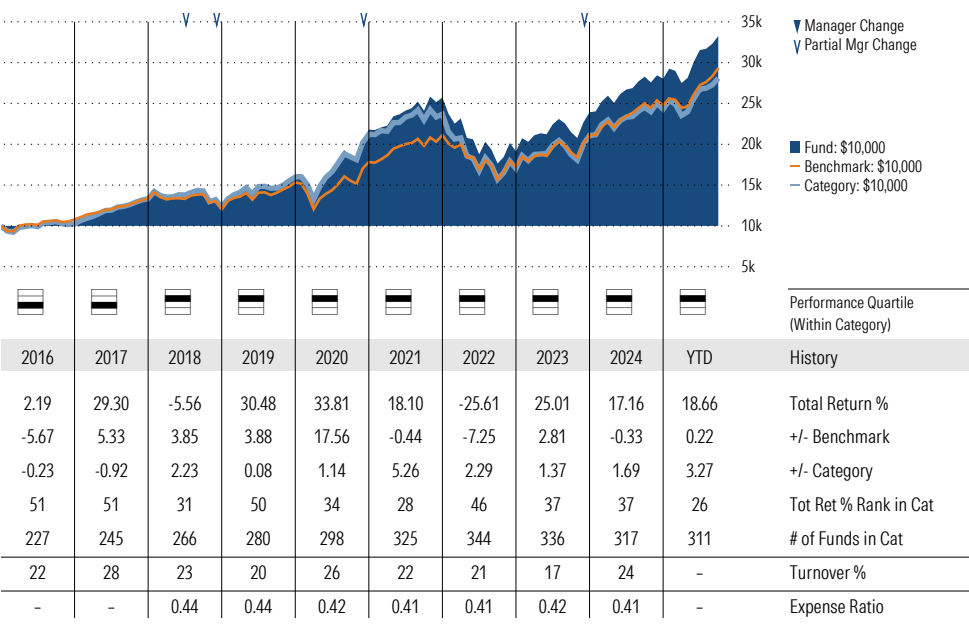
Morningstar Investment Management LLC Analysis

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

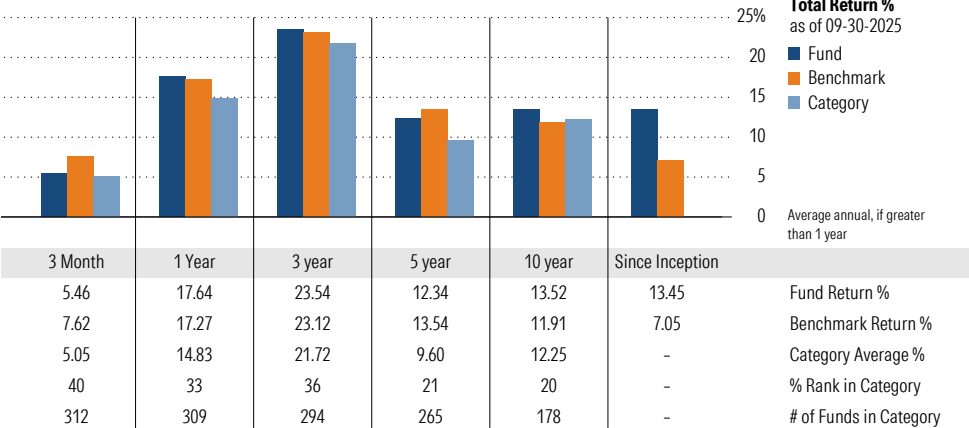
ESG Metrics

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

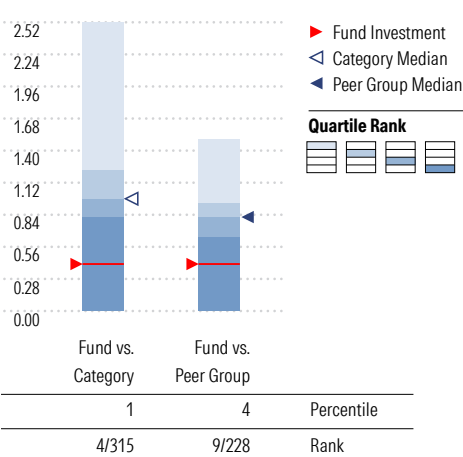
Growth of \$10,000



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	-0.86	-	-3.05
Beta	1.06	-	1.13
R-Squared	96.25	-	84.94
Standard Deviation	13.55	12.53	15.59
Sharpe Ratio	1.27	1.34	1.08
Tracking Error	2.73	-	6.37
Information Ratio	0.15	-	-0.24
Up Capture Ratio	102.73	-	104.48
Down Capture Ratio	104.72	-	118.37

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	25.81	22.83	27.96
Price/Book Ratio	4.27	3.36	4.98
Geom Avg Mkt Cap \$B	219.56	211.82	232.05
ROE	27.44	28.85	29.93

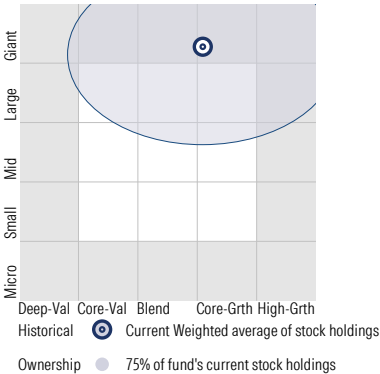
American Funds New Perspective R6 RNPGX

Morningstar Category
Global Large-Stock Growth

Morningstar Index
MSCI ACWI NR USD

Style Analysis as of 09-30-2025

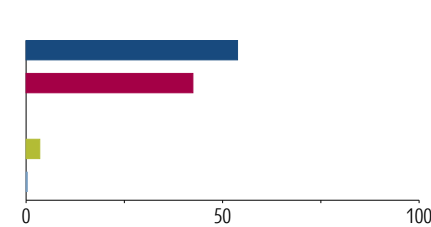
Morningstar Style Box™



Style Breakdown

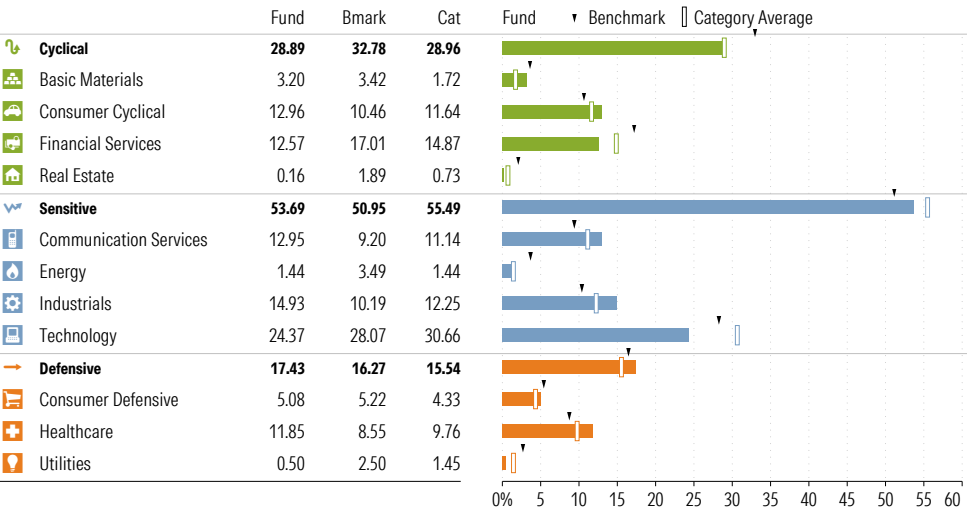


Asset Allocation as of 09-30-2025

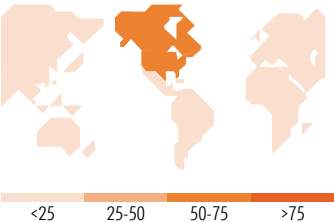


Asset Class	Net %	Cat%
US Stocks	53.80	59.28
Non-US Stocks	42.44	38.40
Bonds	0.00	0.04
Cash	3.48	1.60
Other	0.29	0.69
Total	100.00	100.00

Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	12.05	13.58	Americas	60.70	65.03	Greater Europe	27.25	21.40	Market Maturity	96.32
Japan	3.45	4.08	North America	59.42	63.34	United Kingdom	5.60	4.95	Developed Markets	96.32
Australasia	0.38	0.27	Central/Latin	1.28	1.69	W euro-ex UK	21.39	16.22	Emerging Markets	3.68
Asia-4 Tigers	6.08	4.78				Emrgng Europe	0.00	0.00	Not Available	0.00
Asia-ex 4 Tigers	2.14	4.45				Africa	0.26	0.23		
Not Classified	0.00	0.00								

Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Meta Platforms Inc Class A	4.17	4.17	25.69	Communication Svc
⊕ Microsoft Corp	3.71	7.89	23.47	Technology
⊖ Taiwan Semiconductor Manufacturing Co Ltd	3.48	11.36	-	Technology
⊕ Capital Group Central Cash Fund	3.40	14.76	-	-
⊖ Broadcom Inc	3.40	18.16	43.06	Technology
⊕ Tesla Inc	3.05	21.21	10.12	Consumer Cyclical
⊖ NVIDIA Corp	1.94	23.15	38.96	Technology
⊖ Netflix Inc	1.64	24.78	34.51	Communication Svc
UniCredit SpA	1.25	26.04	-	Financial Services
⊖ Shopify Inc Registered Shs -A- Subord Vtg	1.22	27.26	35.15	Technology

Total Holdings 276

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Bradford Freer since 01-2017
Akira Shiraishi since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Dawid Justus since 01-2020
Piyada Phanaphat since 01-2020
Matt Hochstetler since 01-2024

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.31 years.
- Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.57 is 47.22% lower than the Diversified Emerging Mkts category average.

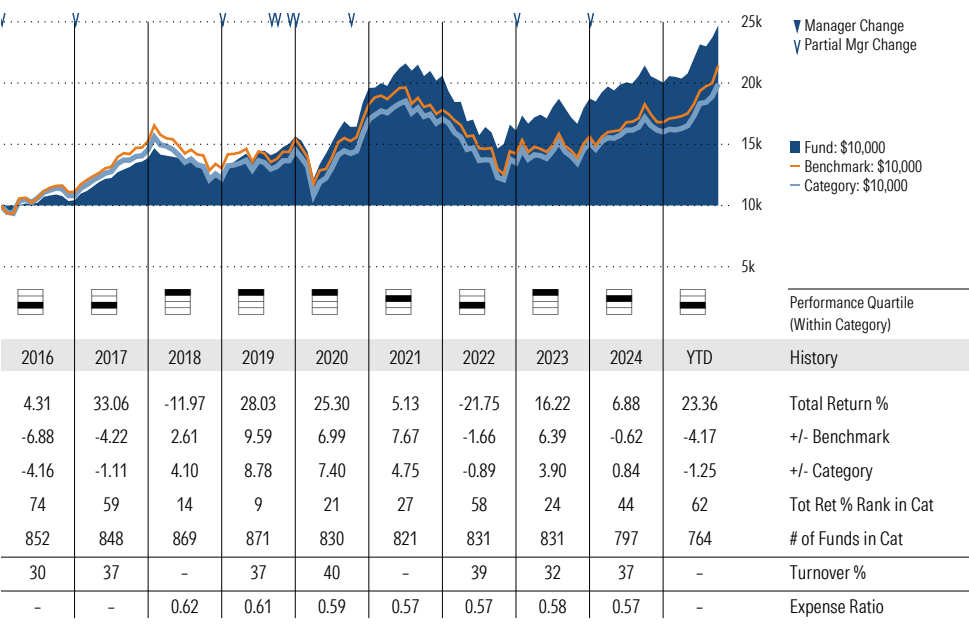
Morningstar Investment Management LLC Analysis

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

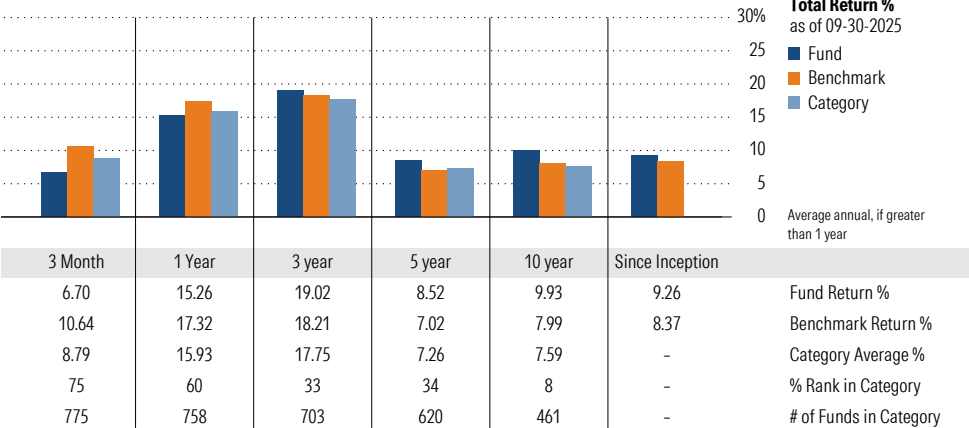
ESG Metrics

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

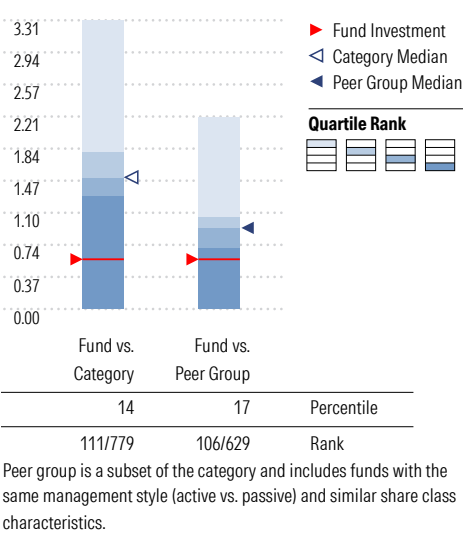
Growth of \$10,000



Trailing Performance



Net Expense



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

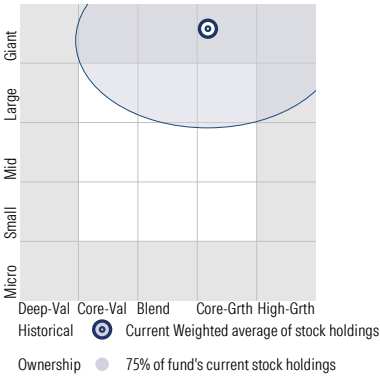
Portfolio Metrics

	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

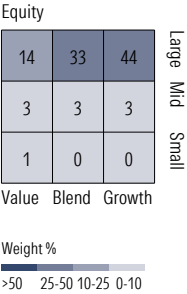
American Funds New World R6 RNWGX

Morningstar Category Diversified Emerging Mkts
Morningstar Index MSCI EM NR USD

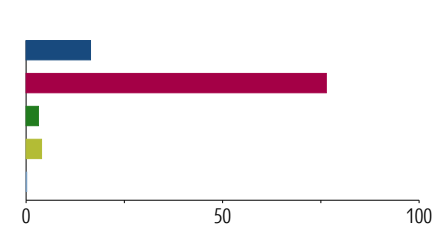
Style Analysis as of 09-30-2025
Morningstar Style Box™



Style Breakdown

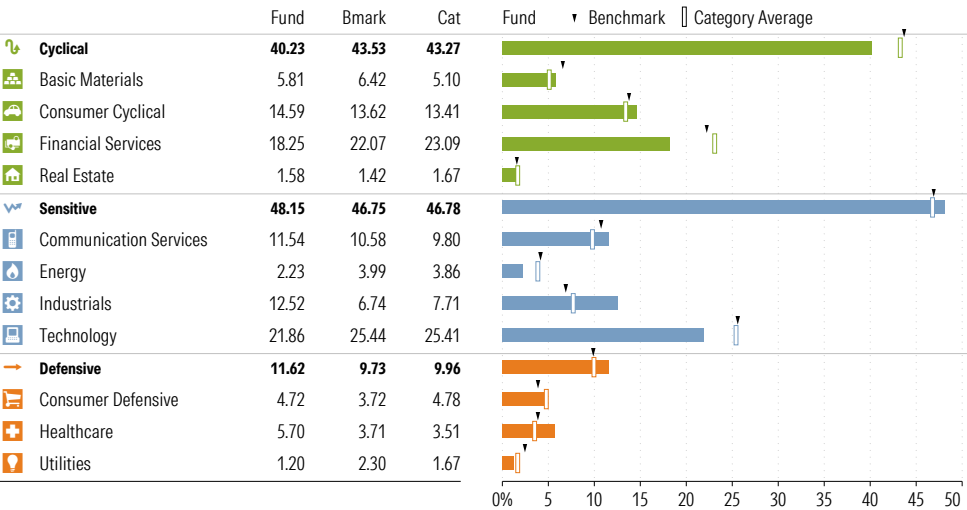


Asset Allocation as of 09-30-2025

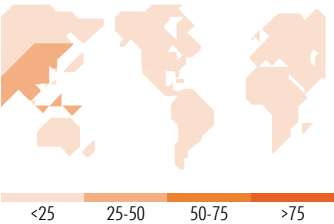


Asset Class	Net %	Cat%
US Stocks	16.39	2.47
Non-US Stocks	76.39	95.68
Bonds	3.13	0.03
Cash	3.93	1.64
Other	0.16	0.18
Total	100.00	100.00

Sector Weighting as of 09-30-2025



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	57.17
Japan	2.74	0.04	North America	19.84	2.27	United Kingdom	3.42	0.50	Developed Markets	42.83
Australasia	0.00	0.03	Central/Latin	10.58	11.50	W euro-ex UK	12.78	1.86	Emerging Markets	0.00
Asia-4 Tigers	16.72	29.81				Emrgng Europe	0.59	2.32		
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

BlackRock 20/80 Target Allocation K

BKCPX

Morningstar Category
Conservative Allocation

Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Conservative Allocation category's top three quartiles in 8 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 10.36 years.
- Style: The fund has landed in its primary style box — Large Blend — 91.18 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.28 is 76.47% lower than the Conservative Allocation category average.

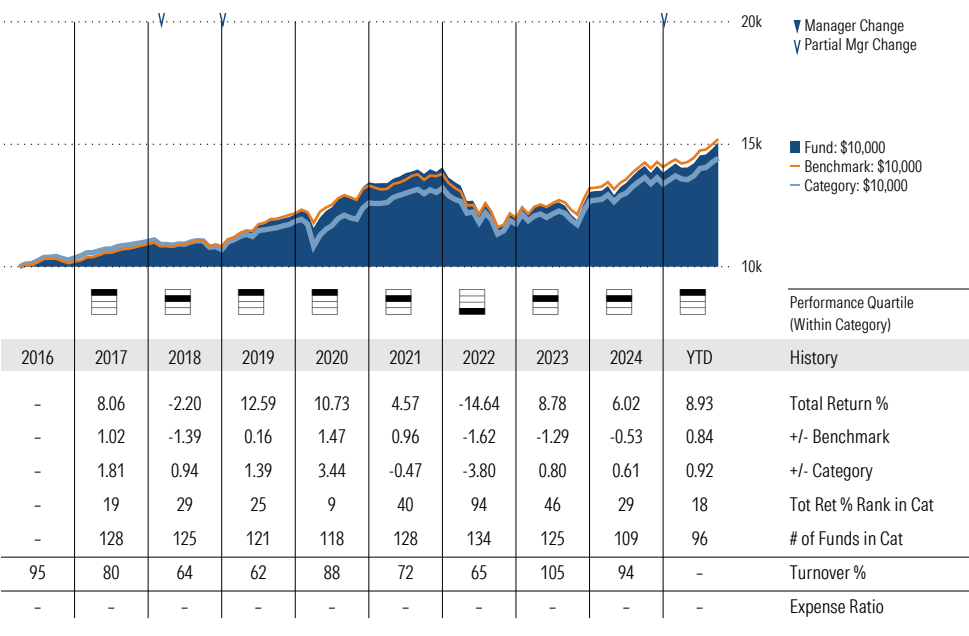
Morningstar Investment Management LLC Analysis

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

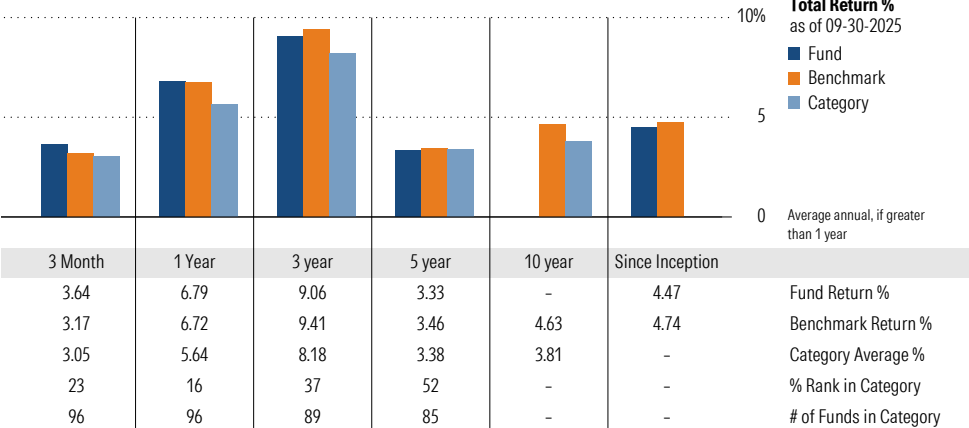
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

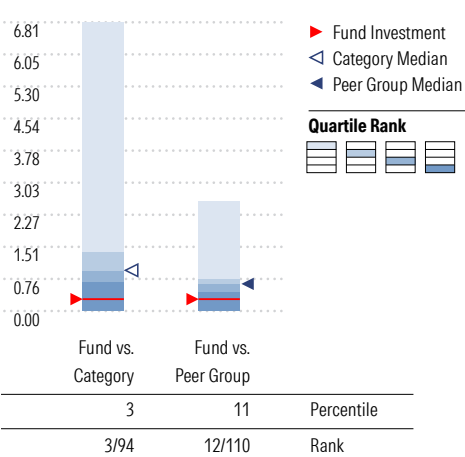
Growth of \$10,000



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	-1.67	-	-1.19
Beta	1.15	-	1.05
R-Squared	99.12	-	88.51
Standard Deviation	7.19	6.21	7.00
Sharpe Ratio	0.56	0.69	0.51
Tracking Error	1.16	-	2.32
Information Ratio	-0.31	-	-0.44
Up Capture Ratio	106.56	-	99.28
Down Capture Ratio	123.86	-	113.33

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.25	25.30	24.19
Price/Book Ratio	3.20	3.88	3.31
Avg Eff Duration	4.62	5.85	4.63

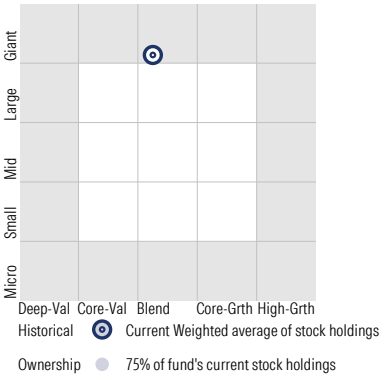
BlackRock 20/80 Target Allocation K BKCPX

Morningstar Category
Conservative Allocation

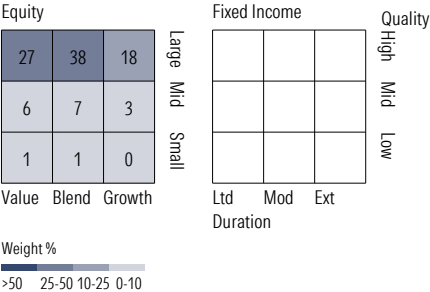
Morningstar Index
Morningstar US Con Tgt Alloc NR USD

Style Analysis as of 09-30-2025

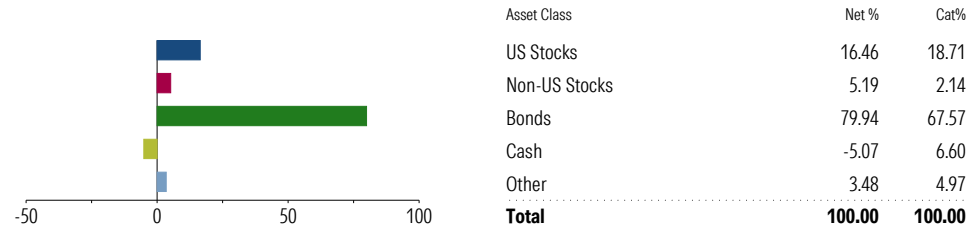
Morningstar Style Box™



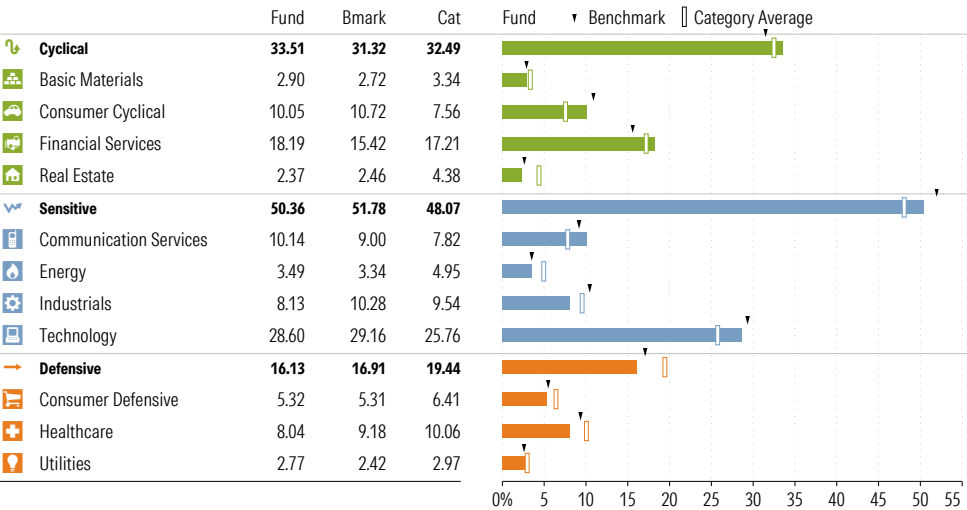
Style Breakdown



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
⊕ BlackRock Total Return K	-	16.98	16.98	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	12.62	29.60	-	-
⊕ BlackRock Strategic Income Opps K	-	11.94	41.54	-	-
⊕ iShares Flexible Income Active ETF	-	7.84	49.38	-	-
⊕ BlackRock Securitized Income Instl	-	5.95	55.33	-	-
⊕ iShares Core Total USD Bond Market ETF	-	5.88	61.21	-	-
⊕ iShares Core International Aggt Bd ETF	-	5.77	66.99	-	-
⊕ iShares Core S&P 500 ETF	-	4.26	71.24	-	-
⊕ iShares 0-5 Year TIPS Bond ETF	-	3.88	75.12	-	-
⊕ iShares S&P 500 Growth ETF	-	3.22	78.34	-	-

Total Holdings 21

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative
Allocation

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Moderately Conservative Allocation 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 10.36 years.
- Style: The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.28 is 72.28% lower than the Moderately Conservative Allocation category average.

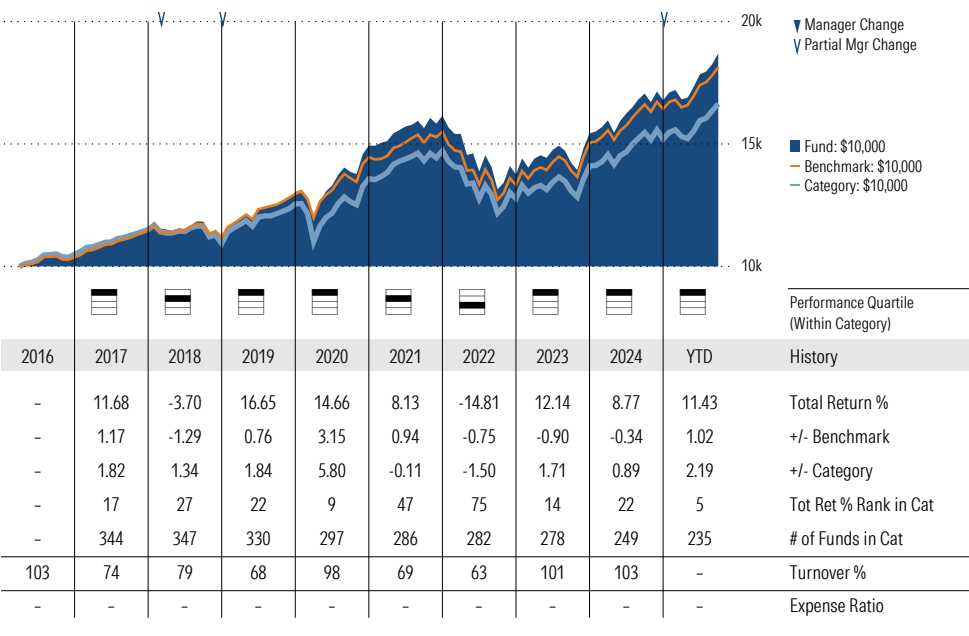
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Low Risk	09-30-2022

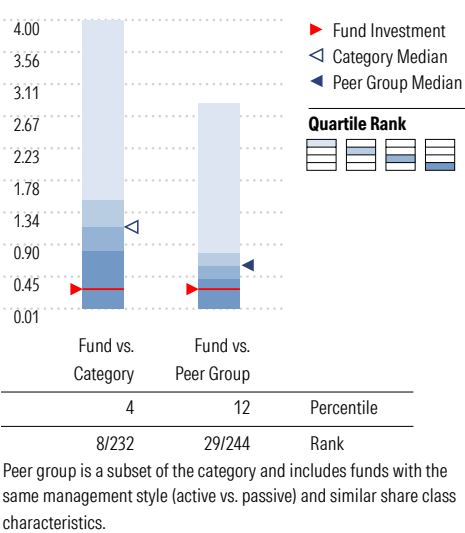
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.35	-	-1.17
Beta	1.11	-	1.00
R-Squared	99.00	-	89.55
Standard Deviation	8.39	7.52	8.00
Sharpe Ratio	0.86	0.96	0.76
Tracking Error	1.17	-	2.56
Information Ratio	-0.08	-	-0.70
Up Capture Ratio	105.95	-	96.18
Down Capture Ratio	118.01	-	107.68

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.40	24.70	23.10
Price/Book Ratio	3.89	3.73	3.44
Avg Eff Duration	3.52	5.85	4.65

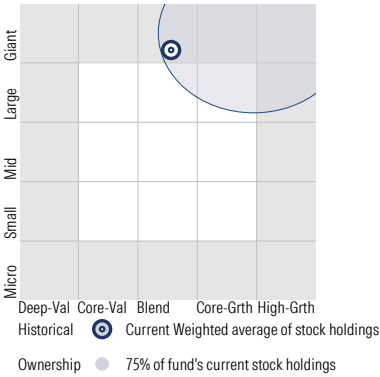
BlackRock 40/60 Target Allocation K BKMPX

Morningstar Category
Moderately Conservative

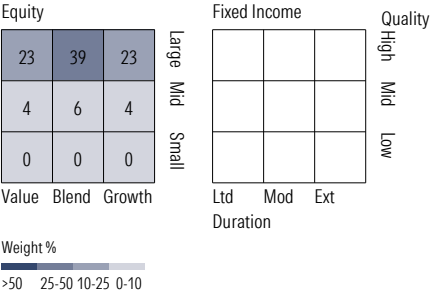
Morningstar Index
Morningstar US Mod Con Tgt Alloc NR USD

Style Analysis as of 09-30-2025

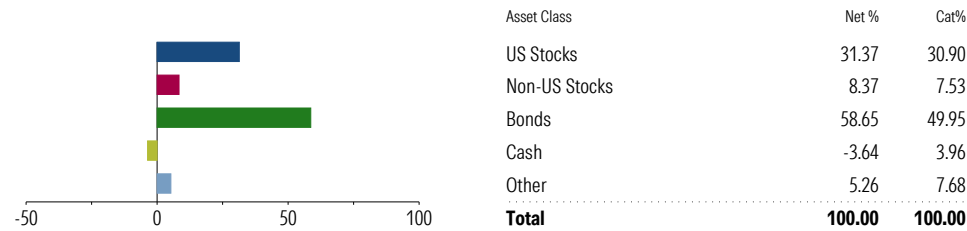
Morningstar Style Box™



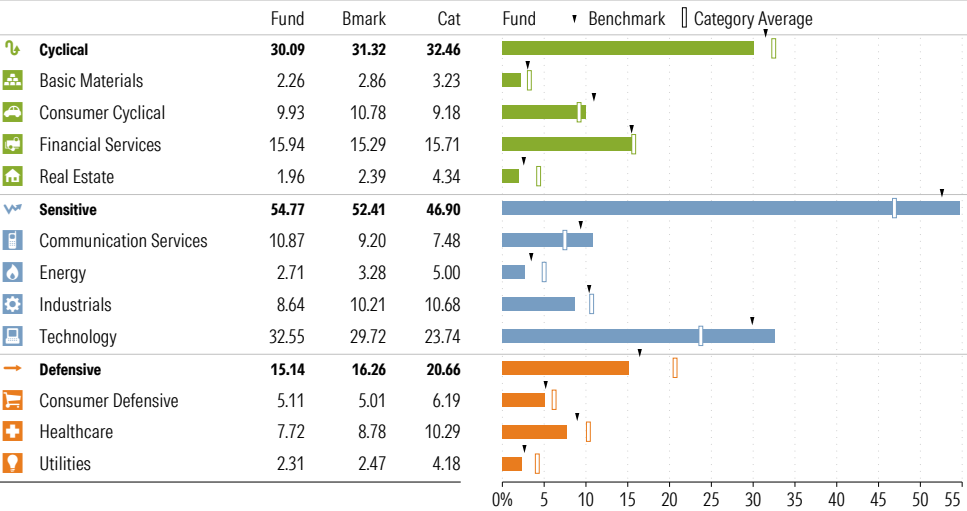
Style Breakdown



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
BlackRock Total Return K	-	13.60	13.60	-	-
iShares 10-20 Year Treasury Bond ETF	-	10.51	24.11	-	-
BlackRock Strategic Income Opps K	-	7.85	31.96	-	-
iShares Core S&P 500 ETF	-	6.30	38.26	-	-
iShares Flexible Income Active ETF	-	5.80	44.06	-	-
iShares S&P 500 Growth ETF	-	5.37	49.43	-	-
iShares U.S. Equity Fac Rotation Act ETF	-	5.25	54.68	-	-
iShares MSCI USA Quality Factor ETF	-	4.92	59.59	-	-
BlackRock Securitized Income Instl	-	4.91	64.50	-	-
iShares Core Total USD Bond Market ETF	-	4.02	68.52	-	-

Total Holdings 25

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 60/40 Target Allocation K

BKGPX

Morningstar Category
Moderate Allocation

Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Moderate Allocation 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 10.36 years.
- Style: The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 69.39% lower than the Moderate Allocation category average.

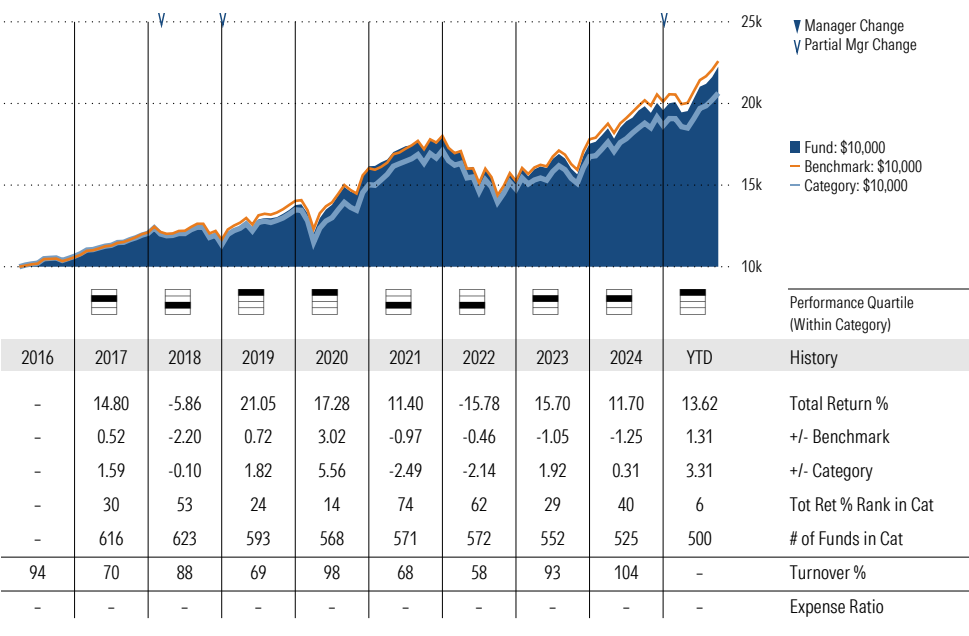
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

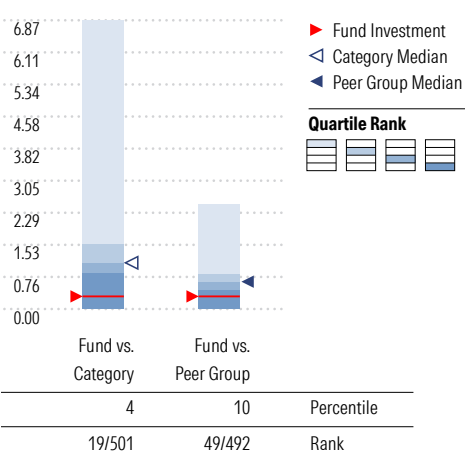
Growth of \$10,000



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	-1.04	-	-1.35
Beta	1.06	-	1.00
R-Squared	98.89	-	91.49
Standard Deviation	9.81	9.22	9.69
Sharpe Ratio	1.07	1.15	0.96
Tracking Error	1.16	-	2.66
Information Ratio	-0.19	-	-0.53
Up Capture Ratio	102.27	-	96.26
Down Capture Ratio	109.01	-	106.25

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.18	25.54	24.53
Price/Book Ratio	3.83	4.03	3.72
Avg Eff Duration	2.44	5.85	4.88

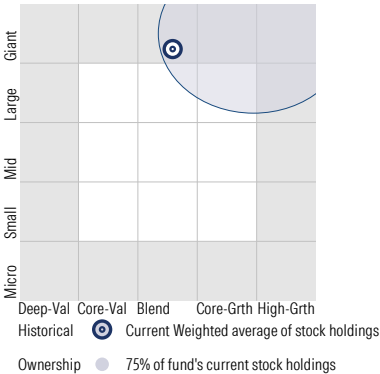
BlackRock 60/40 Target Allocation K BKGPM

Morningstar Category
Moderate Allocation

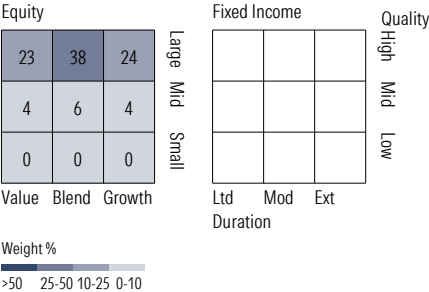
Morningstar Index
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 09-30-2025

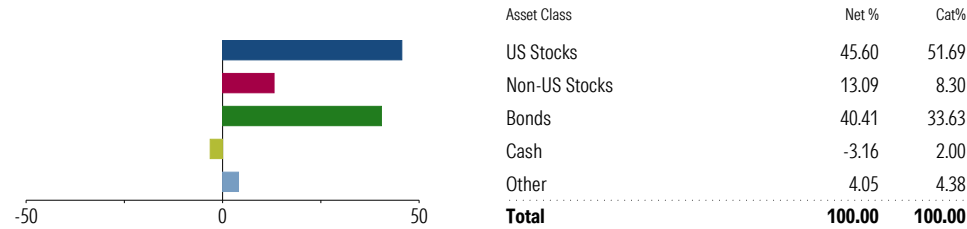
Morningstar Style Box™



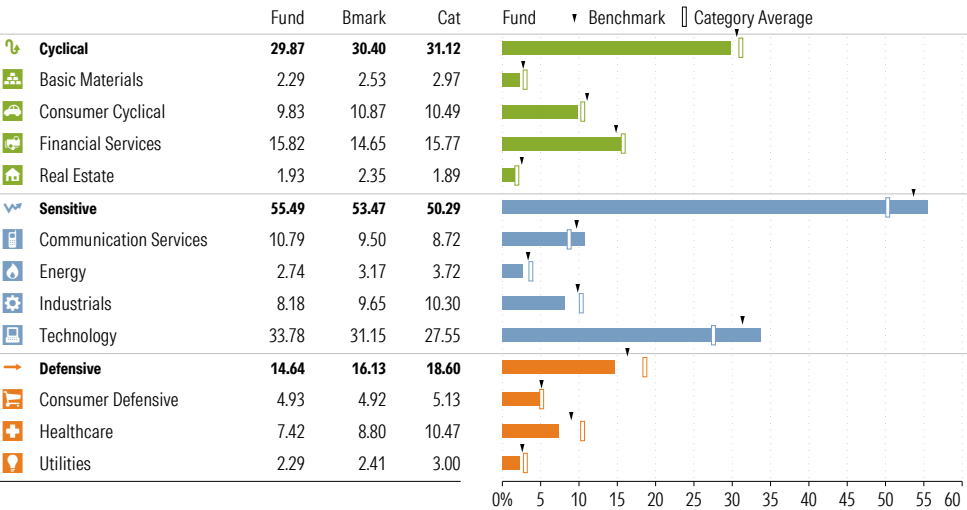
Style Breakdown



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
⊕ BlackRock Total Return K	-	10.59	10.59	-	-
⊕ iShares Core S&P 500 ETF	-	8.30	18.89	-	-
⊕ iShares MSCI USA Quality Factor ETF	-	7.77	26.66	-	-
⊕ iShares S&P 500 Growth ETF	-	7.46	34.12	-	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	7.29	41.40	-	-
⊕ iShares 10-20 Year Treasury Bond ETF	-	6.67	48.07	-	-
⊕ BlackRock Strategic Income Opps K	-	5.85	53.92	-	-
⊕ iShares S&P 500 Value ETF	-	5.85	59.77	-	-
⊕ BlackRock Technology Opportunities K	-	5.15	64.92	-	-
⊕ iShares Core MSCI Emerging Markets ETF	-	5.02	69.95	-	-

Total Holdings 24

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive
Allocation

Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Portfolio Manager(s)

Michael Gates since 05-2015
Lisa O'Connor since 01-2019
Suzanne Ly since 01-2025

Quantitative Screens

- Performance: The fund has finished in the Moderately Aggressive Allocation 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 10.36 years.
- Style: The fund has landed in its primary style box — Large Blend — 85.29 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.31 is 70.48% lower than the Moderately Aggressive Allocation category average.

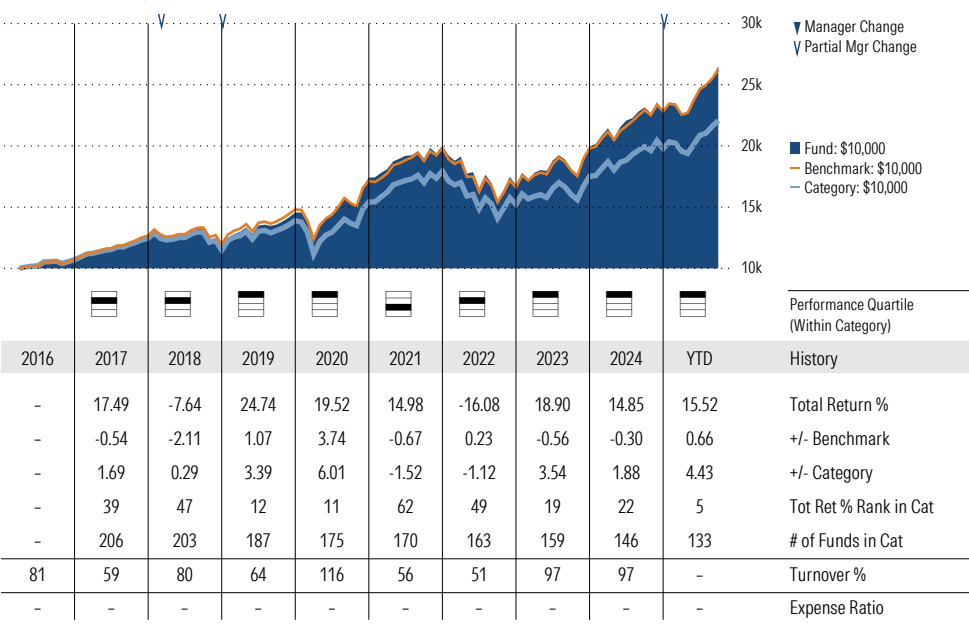
Morningstar Investment Management LLC Analysis

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.

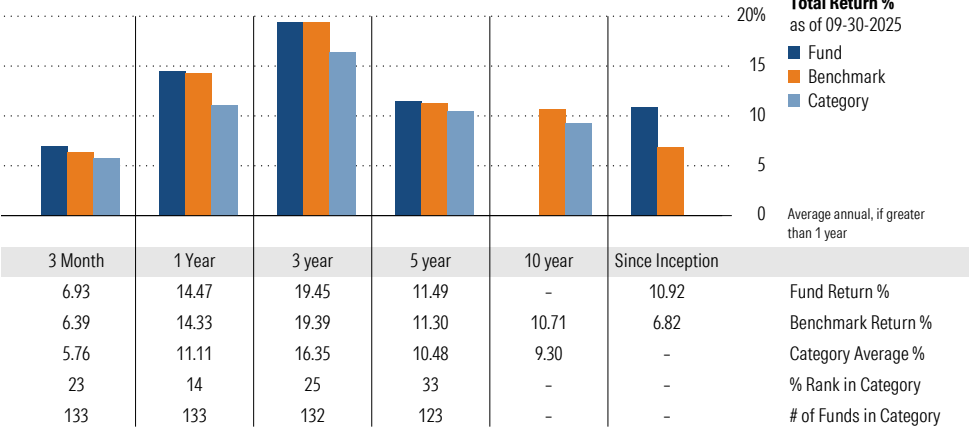
ESG Metrics

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

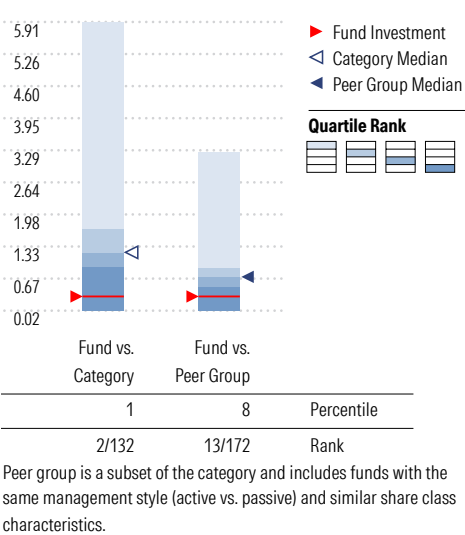
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.01	-	-1.66
Beta	1.06	-	1.02
R-Squared	98.75	-	89.91
Standard Deviation	11.38	10.65	11.57
Sharpe Ratio	1.20	1.27	1.06
Tracking Error	1.43	-	3.28
Information Ratio	0.04	-	-0.54
Up Capture Ratio	103.52	-	97.38
Down Capture Ratio	109.81	-	107.91

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.87	24.70	24.10
Price/Book Ratio	3.73	3.73	3.50
Avg Eff Duration	1.20	5.85	3.67

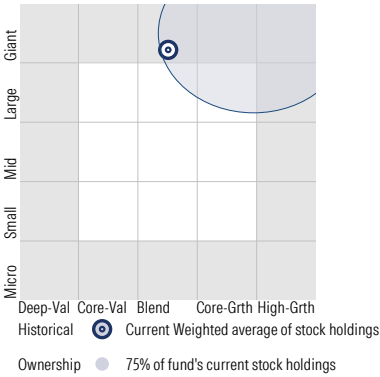
BlackRock 80/20 Target Allocation K BKAPX

Morningstar Category
Moderately Aggressive

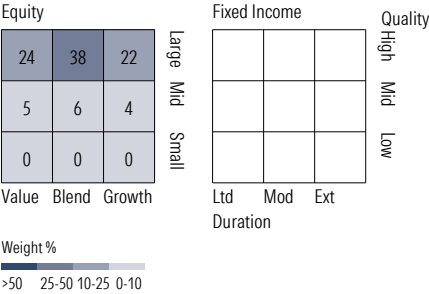
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR USD

Style Analysis as of 09-30-2025

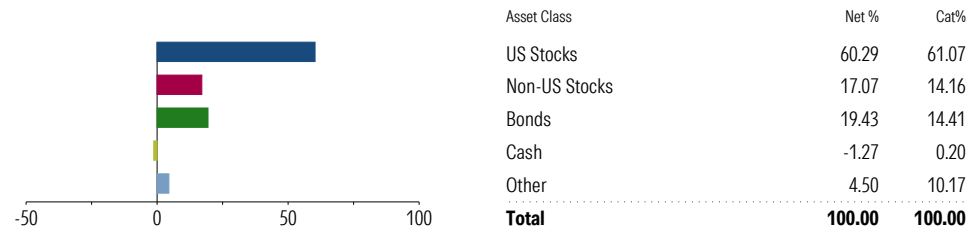
Morningstar Style Box™



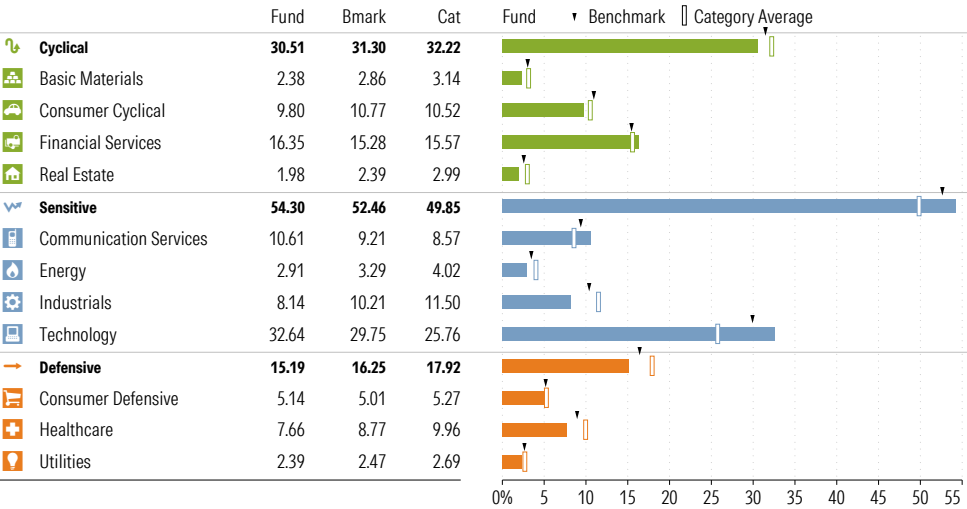
Style Breakdown



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
⊕ iShares Core S&P 500 ETF	-	13.27	13.27	-	-
⊕ iShares MSCI USA Quality Factor ETF	-	10.65	23.93	-	-
⊕ iShares S&P 500 Growth ETF	-	9.38	33.31	-	-
⊕ iShares U.S. Equity Fac Rotation Act ETF	-	8.22	41.53	-	-
⊕ iShares MSCI EAFE Value ETF	-	7.97	49.50	-	-
⊕ iShares S&P 500 Value ETF	-	7.80	57.30	-	-
⊕ iShares Core MSCI Emerging Markets ETF	-	6.02	63.32	-	-
⊕ BlackRock Technology Opportunities K	-	5.11	68.44	-	-
⊕ BlackRock Total Return K	-	4.81	73.25	-	-
⊕ iShares Core Total USD Bond Market ETF	-	4.78	78.02	-	-

Total Holdings 21

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Diamond Hill Core Bond Y DHRYX

Morningstar Category
Intermediate Core Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Henry Song since 07-2016
Mark Jackson since 07-2016

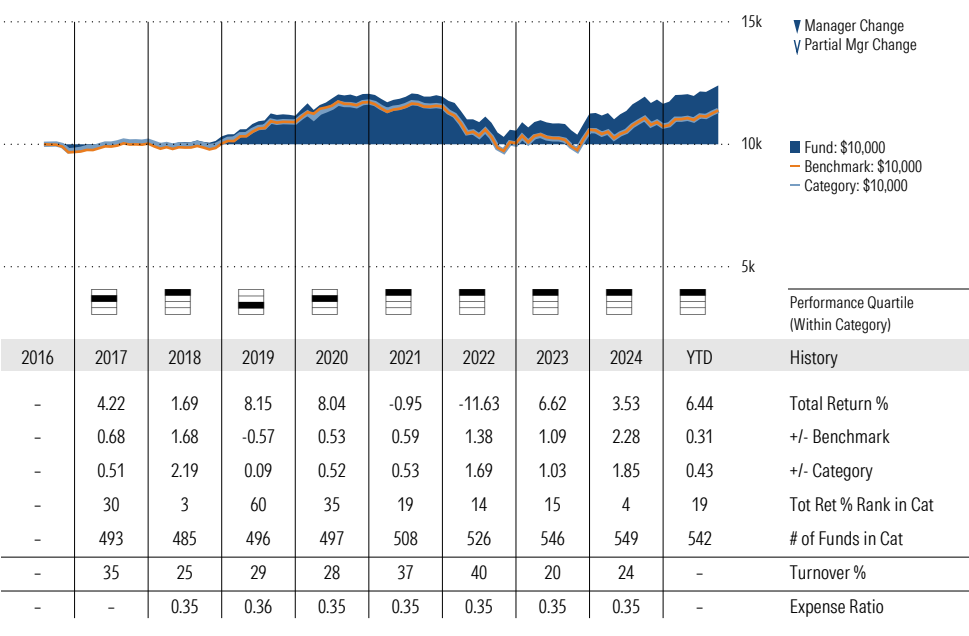
Quantitative Screens

- ✔ Performance: The fund has finished in the Intermediate Core Bond 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 9.24 years.
- Style Consistency is not calculated for Fixed Income funds.
- ✔ Net Expense: The fund's expense ratio of 0.35 is 30% lower than the Intermediate Core Bond category average.

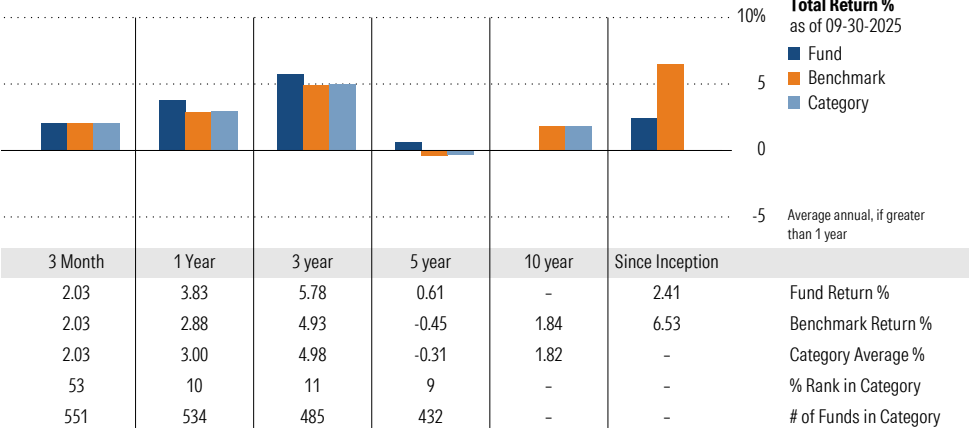
Morningstar Investment Management LLC Analysis

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.

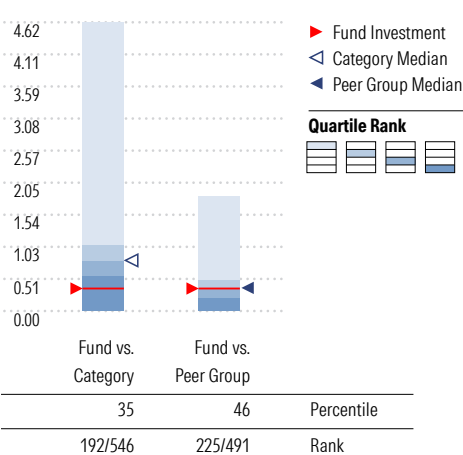
Growth of \$10,000



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	1.19	-	0.07
Beta	0.92	-	0.99
R-Squared	98.08	-	98.24
Standard Deviation	5.98	6.44	6.42
Sharpe Ratio	0.15	0.02	0.02
Tracking Error	0.98	-	0.79
Information Ratio	0.87	-	-0.08
Up Capture Ratio	97.92	-	98.59
Down Capture Ratio	84.43	-	97.60

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.73	4.43	5.54
Avg Eff Maturity	-	-	8.01

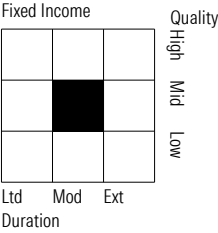
Diamond Hill Core Bond Y DHRYP

Morningstar Category
Intermediate Core Bond

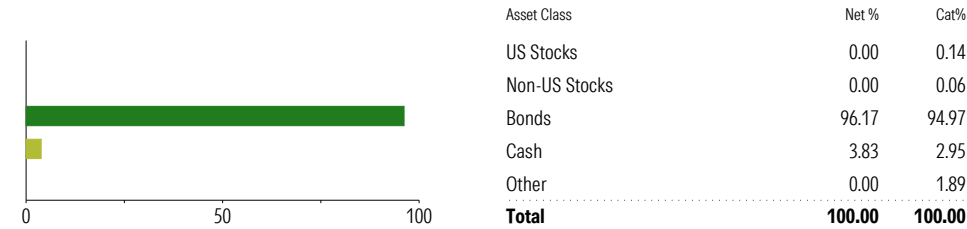
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown

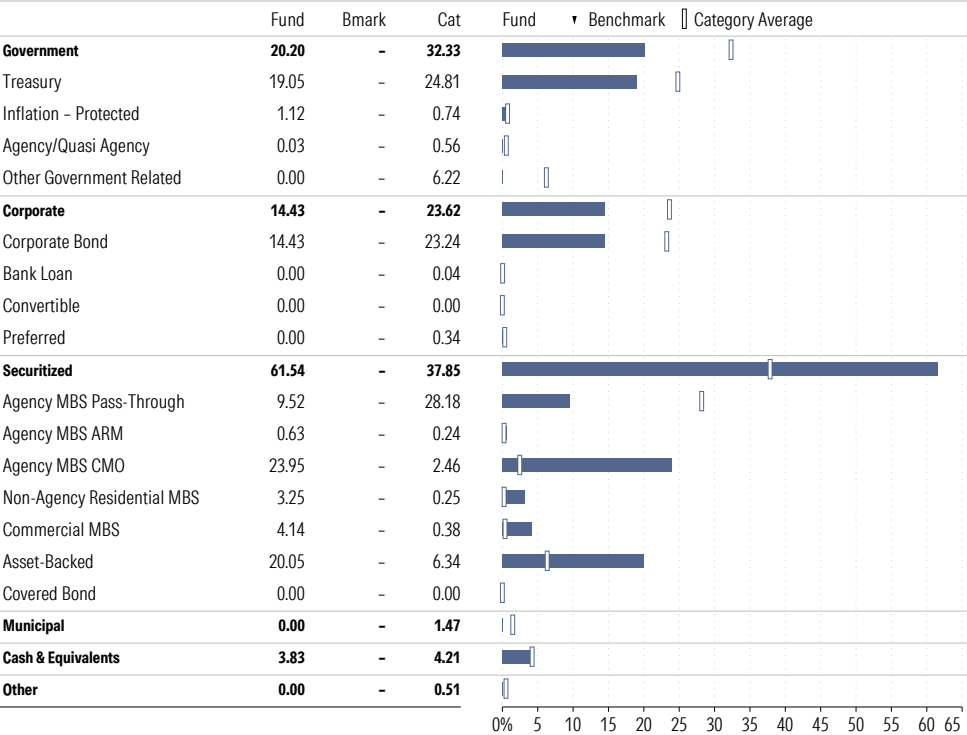


Asset Allocation as of 09-30-2025



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	7.81	3.53	17.14
AA	58.70	74.59	47.02
A	13.22	10.82	21.22
BBB	16.68	8.32	12.53
BB	0.17	0.28	0.69
B	0.00	0.00	0.32
Below B	0.00	0.00	0.09
Not Rated	3.42	2.46	1.00

Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ State Street Instl US Govt MMkt Premier	-	3.75	3.75	-
⊕ United States Treasury Bonds 3%	02-2048	3.61	7.35	-
⊕ United States Treasury Notes 0.625%	08-2030	2.01	9.36	-
⊖ United States Treasury Notes 4%	02-2034	1.78	11.15	-
⊕ United States Treasury Bonds 1.625%	11-2050	1.61	12.75	-
United States Treasury Bonds 2.25%	08-2046	1.41	14.16	-
⊕ United States Treasury Bonds 1.125%	08-2040	1.34	15.50	-
⊖ Government National Mortgage Association 7%	04-2065	1.08	16.58	-
United States Treasury Bonds 1.375%	11-2040	1.04	17.62	-
⊕ United States Treasury Notes 1.25%	09-2028	1.01	18.63	-

Total Holdings 1094

⊕ 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

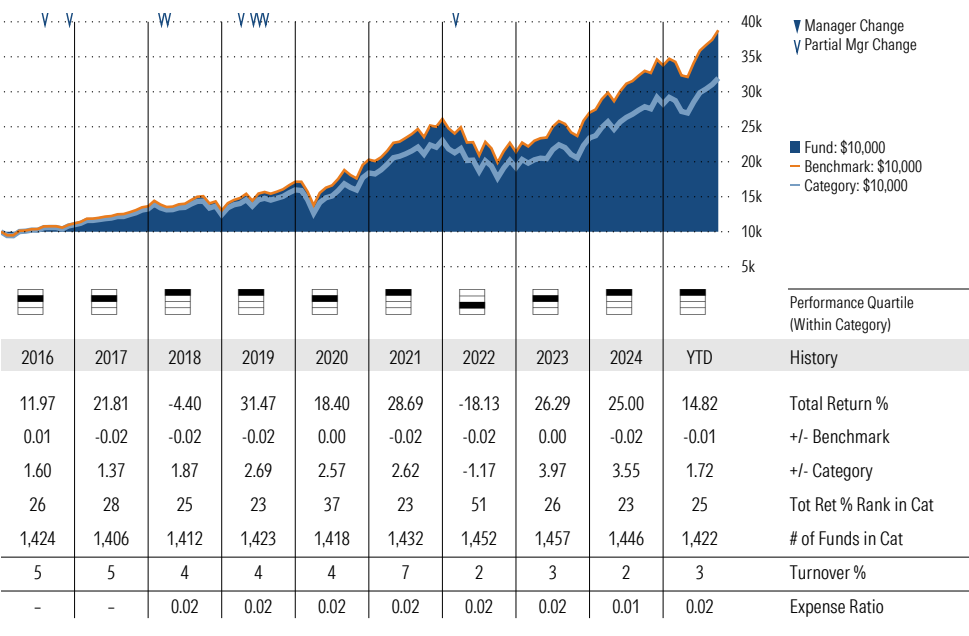
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

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

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

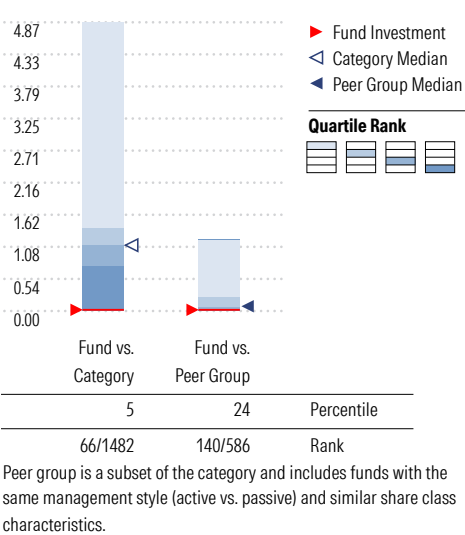
Growth of \$10,000



Trailing Performance



Net Expense



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

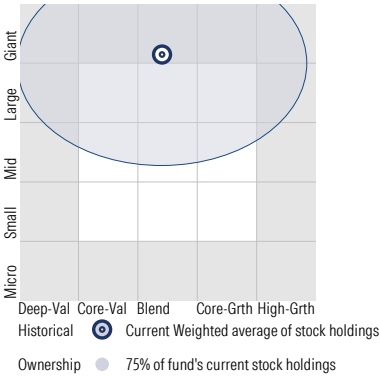
Fidelity 500 Index FXAIX

Morningstar Category
Large Blend

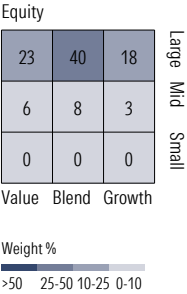
Morningstar Index
S&P 500 TR USD

Style Analysis as of 09-30-2025

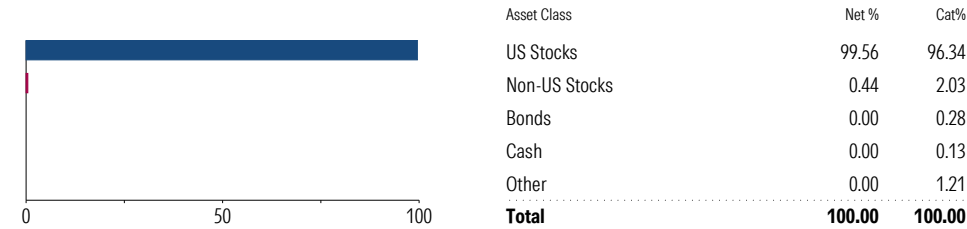
Morningstar Style Box™



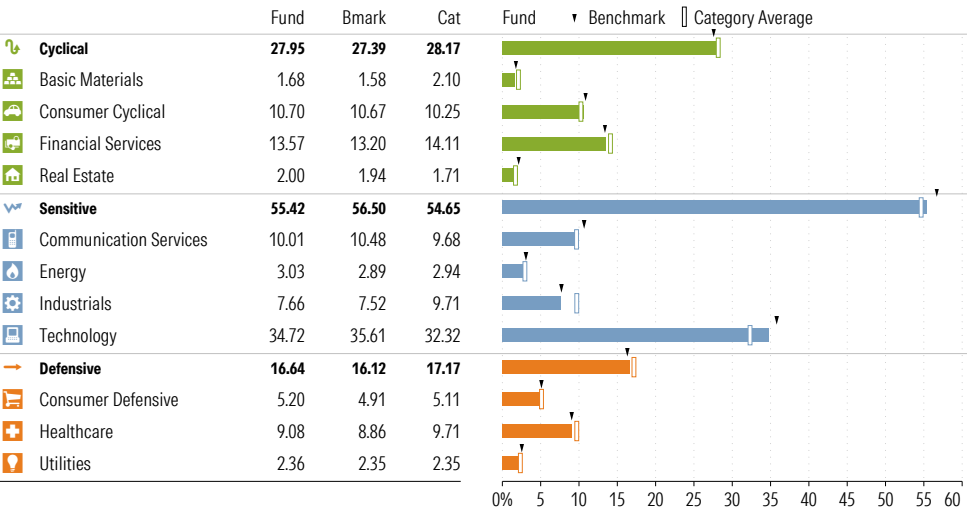
Style Breakdown



Asset Allocation as of 09-30-2025



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 Blend

Morningstar 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.

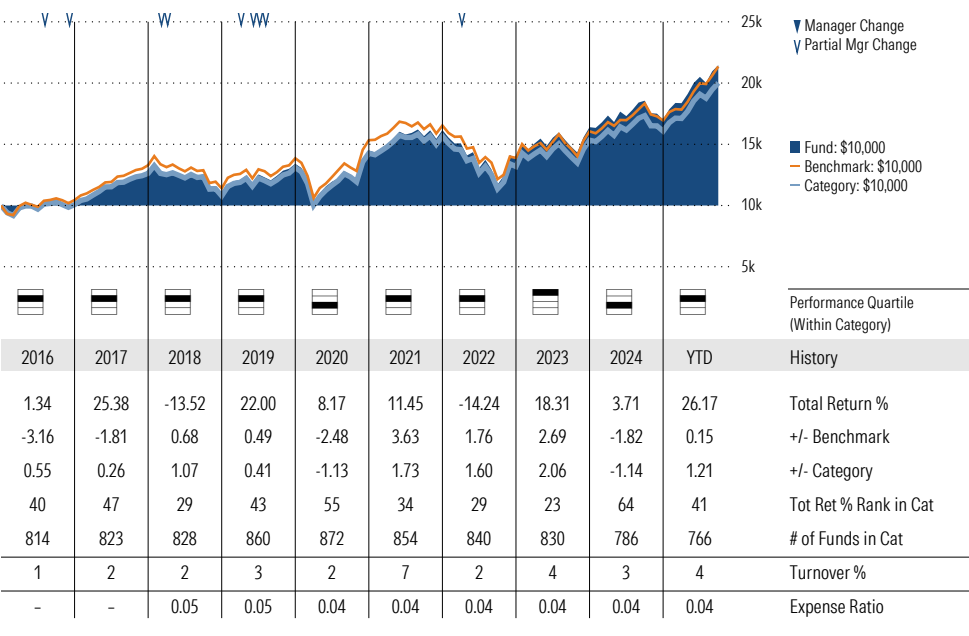
Morningstar Investment Management LLC Analysis

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.

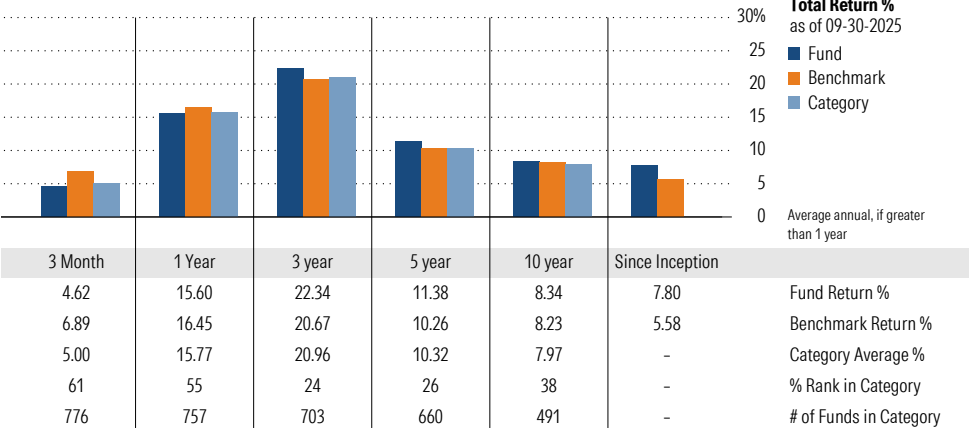
ESG Metrics

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

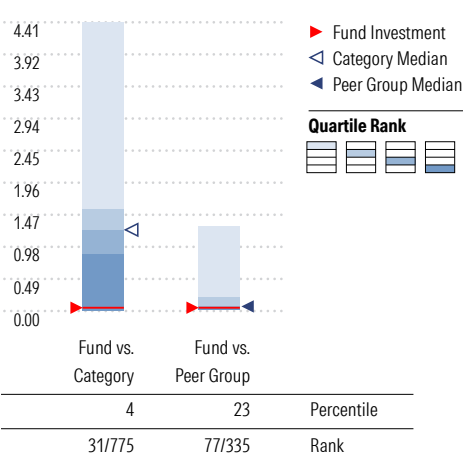
Growth of \$10,000



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

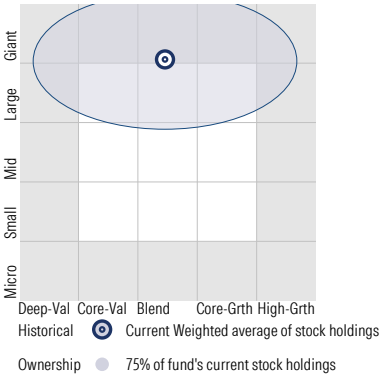
Portfolio Metrics

	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

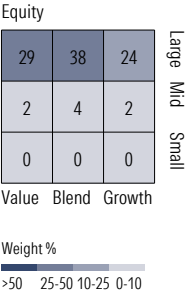
Fidelity International Index FSPSX

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

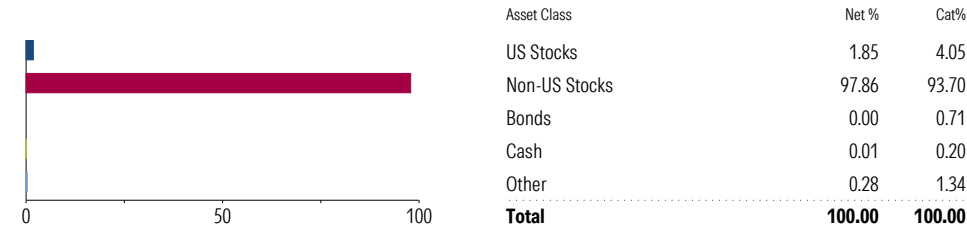
Style Analysis as of 09-30-2025
Morningstar Style Box™



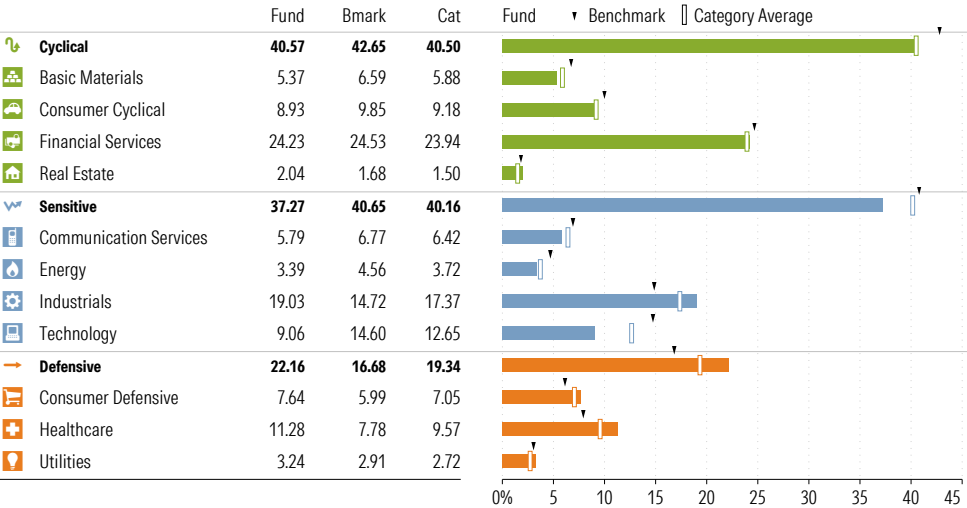
Style Breakdown



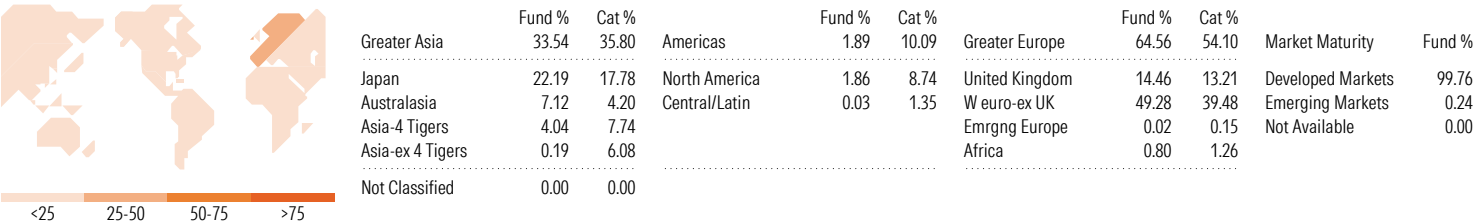
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



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 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.

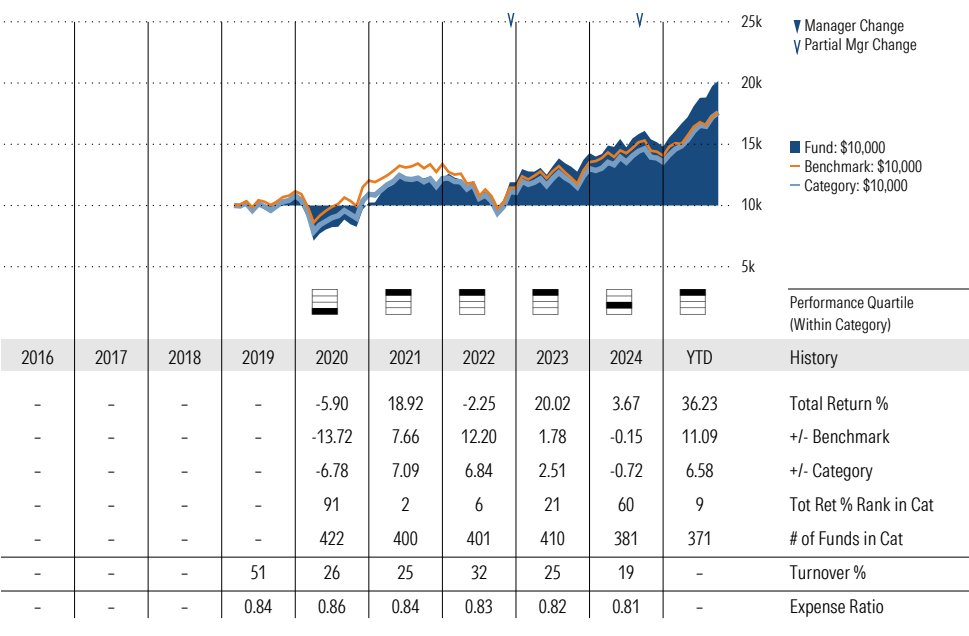
Morningstar Investment Management LLC Analysis

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.

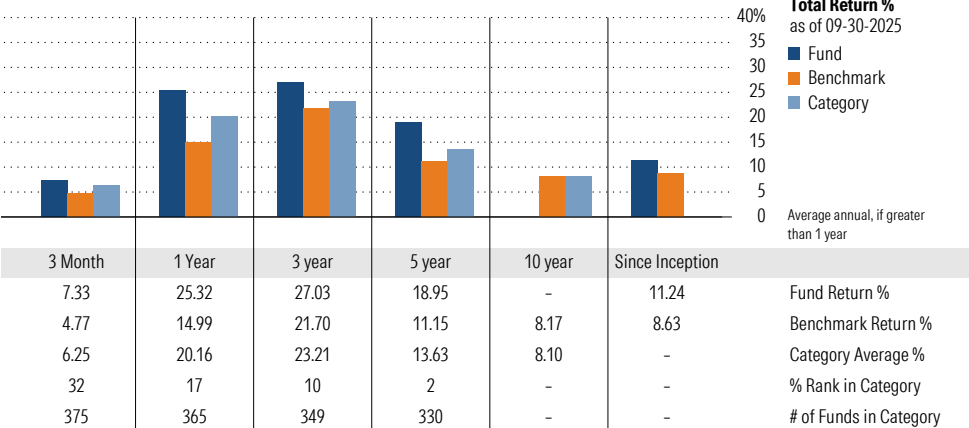
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	1	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

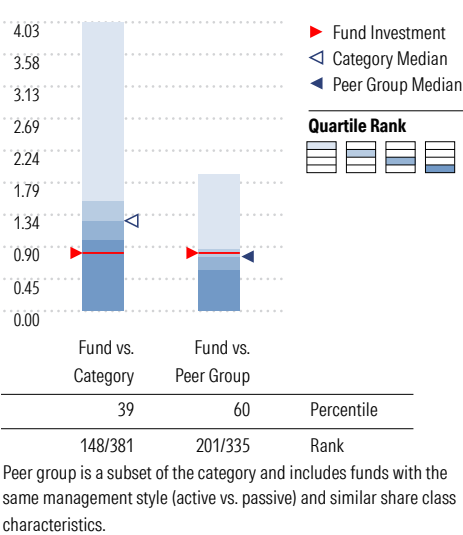
Growth of \$10,000



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

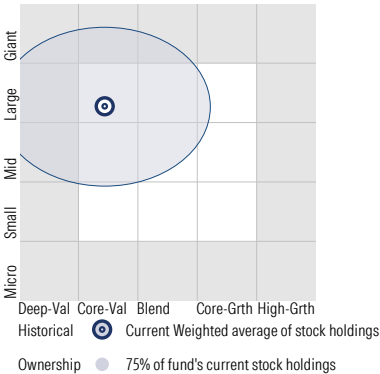
Portfolio Metrics

	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

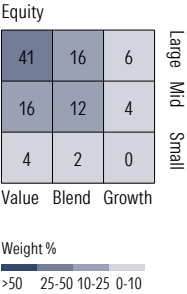
Hartford International Value R6 HILUX

Morningstar Category Foreign Large Value Morningstar Index MSCI EAFE NR USD

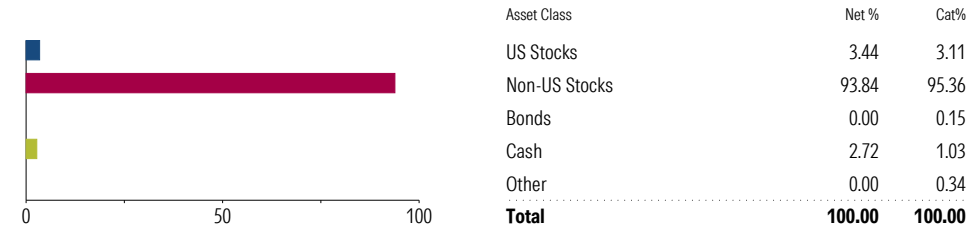
Style Analysis as of 09-30-2025 Morningstar Style Box™



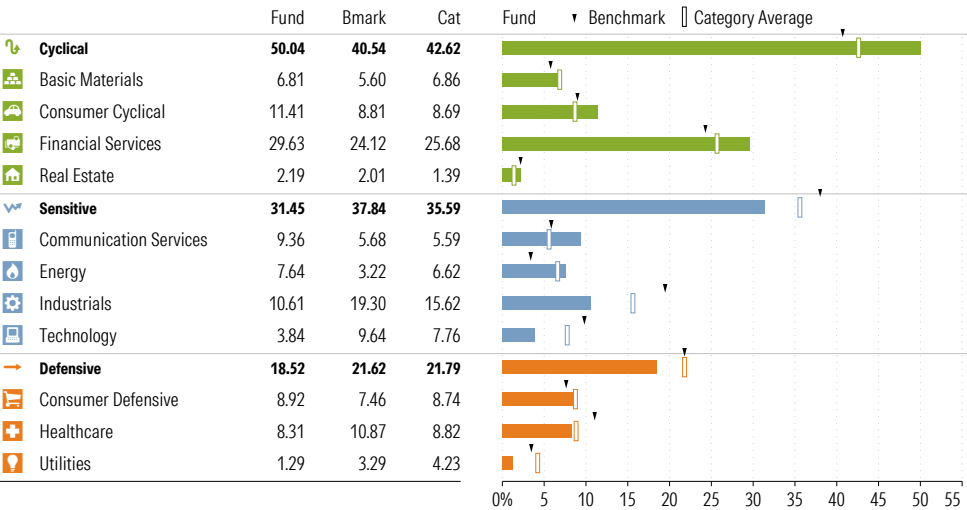
Style Breakdown



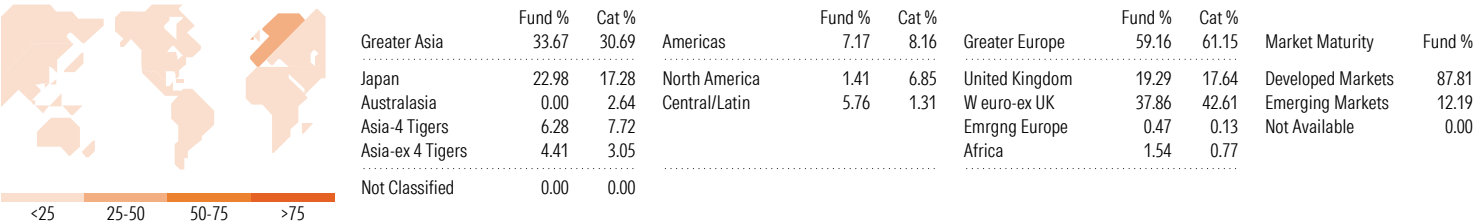
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



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

Hartford Schroders International Stk SDR SCIJX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Simon Webber since 03-2010
James Gautrey since 12-2014

Quantitative Screens

- ✔ Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 8 of the 10 years it's been in existence.
- ✔ Management: The fund's management has been in place for 15.59 years.
- ✗ Style: The fund has landed in its primary style box — Large Blend — 14.71 % 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.

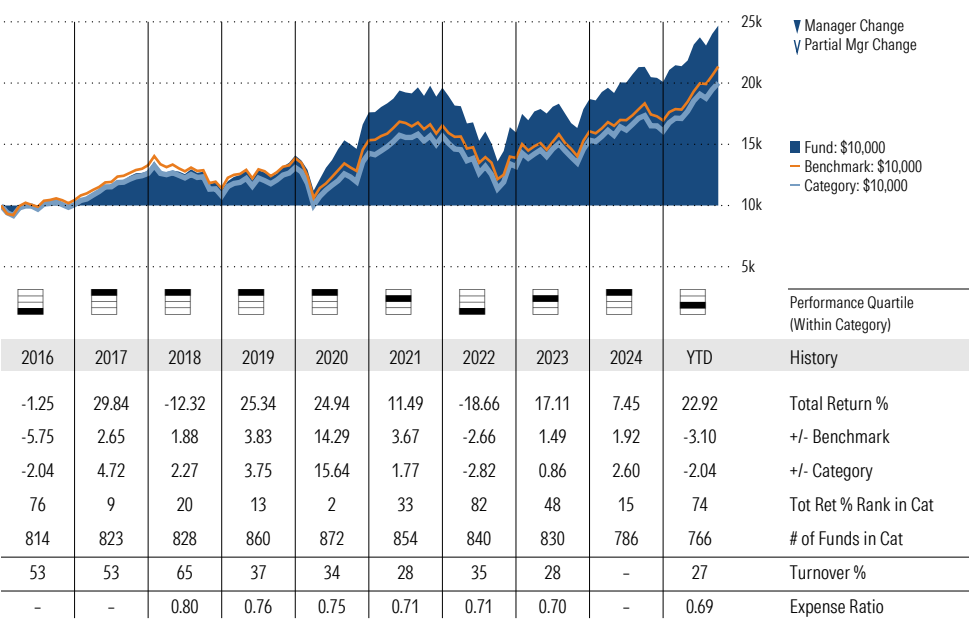
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen due to slight drift between the blend and growth portions of the style box. However, the underlying investment process remains consistent, so we are not concerned with this screen failure.

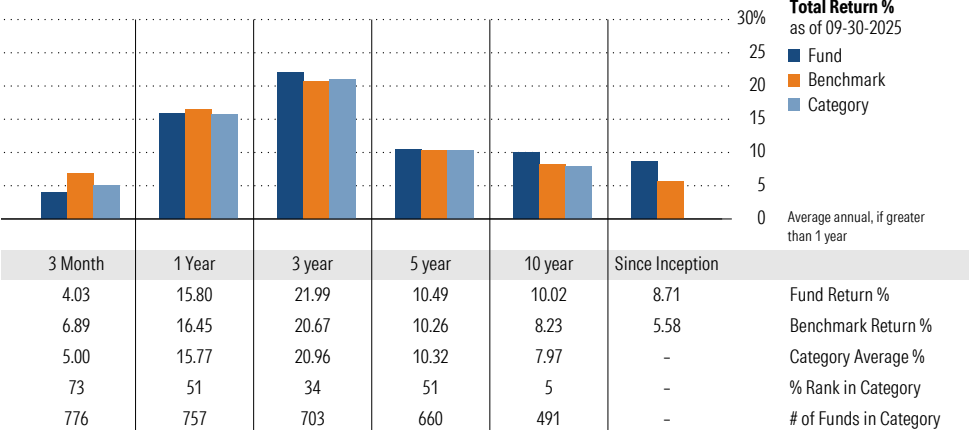
ESG Metrics

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

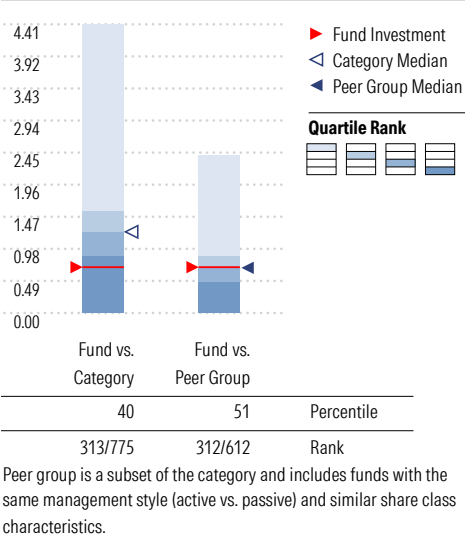
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.90	-	0.01
Beta	1.02	-	1.02
R-Squared	88.68	-	90.69
Standard Deviation	14.26	13.21	14.14
Sharpe Ratio	1.13	1.12	1.08
Tracking Error	4.80	-	4.25
Information Ratio	0.27	-	0.11
Up Capture Ratio	103.66	-	104.10
Down Capture Ratio	99.66	-	108.66

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	21.27	16.87	17.69
Price/Book Ratio	2.94	2.07	2.11
Geom Avg Mkt Cap \$B	100.61	62.76	67.92
ROE	19.43	18.05	18.02

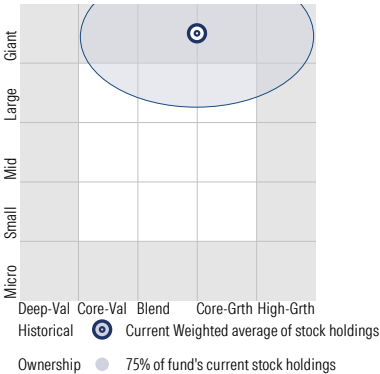
Hartford Schroders International Stk SDR SCIX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

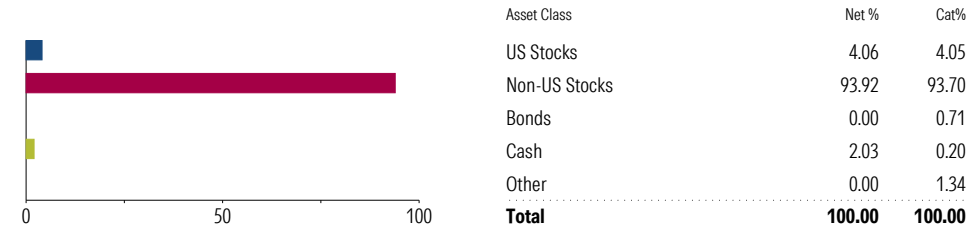
Morningstar Style Box™



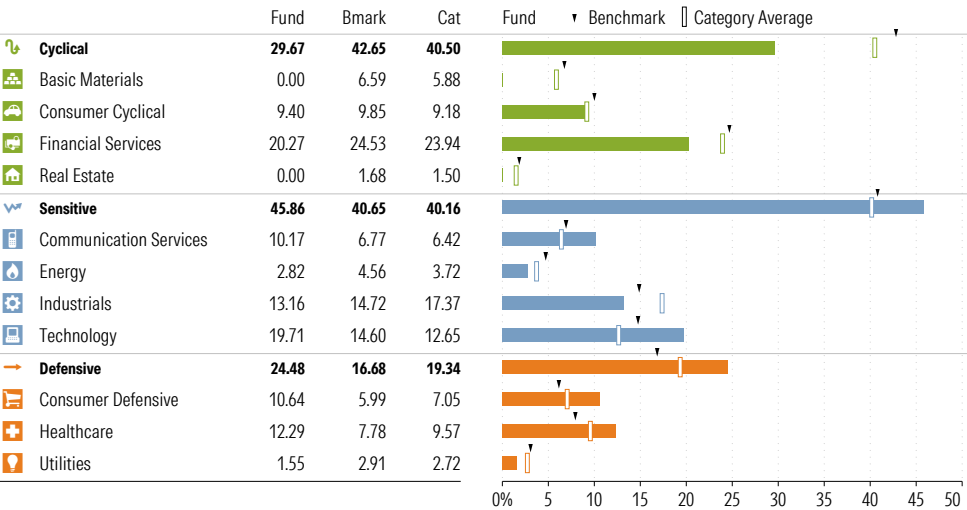
Style Breakdown



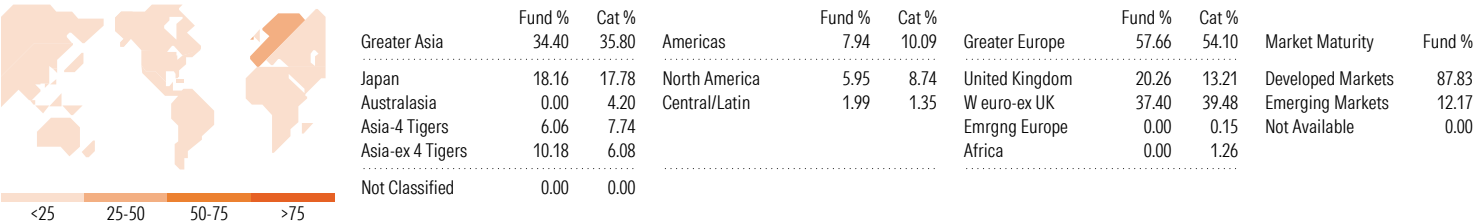
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Taiwan Semiconductor Manufacturing Co Ltd	4.93	4.93	-	Technology
⊕ SAP SE	3.69	8.63	-	Technology
Unilever PLC	2.84	11.46	-	Consumer Defensive
Tencent Holdings Ltd	2.83	14.29	-	Communication Svc
Shell PLC	2.76	17.05	-	Energy
ASML Holding NV	2.68	19.73	40.06	Technology
Roche Holding AG	2.58	22.31	-	Healthcare
Chocoladefabriken Lindt & Spruengli AG Ordinary Shares - Non Voting	2.52	24.83	-	Consumer Defensive
Mitsubishi UFJ Financial Group Inc	2.48	27.31	-	Financial Services
Siemens AG	2.48	29.78	-	Industrials

Total Holdings 59

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Scott Hixon since 11-2010
Scott Wolle since 11-2010
Chris Devine since 11-2010
John Burrello since 12-2024

Quantitative Screens

✔ Performance: The fund has finished in the Commodities Broad Basket 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 14.84 years.

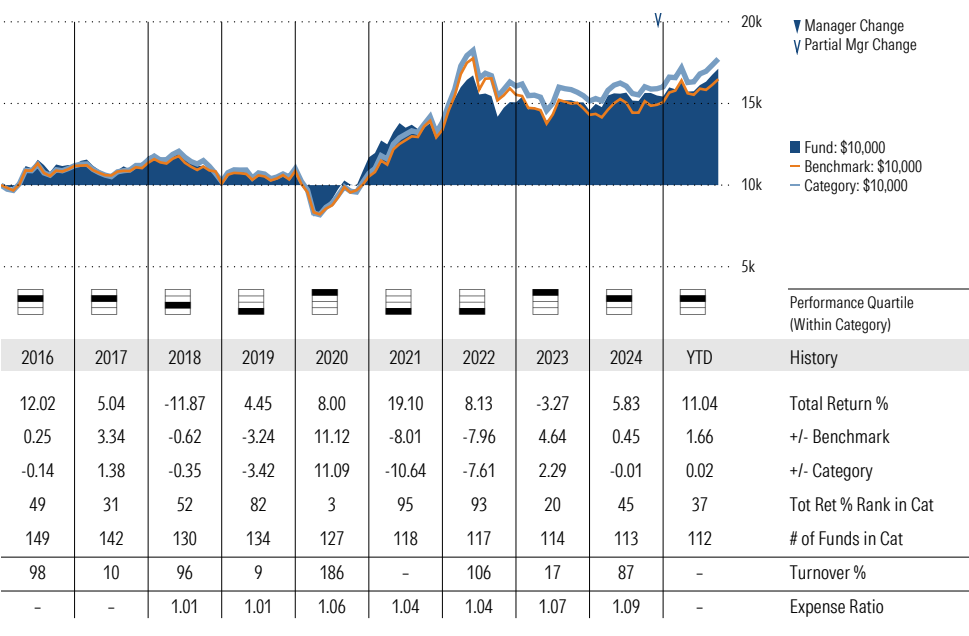
Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 1.15 is 18.56% higher than the Commodities Broad Basket category average.

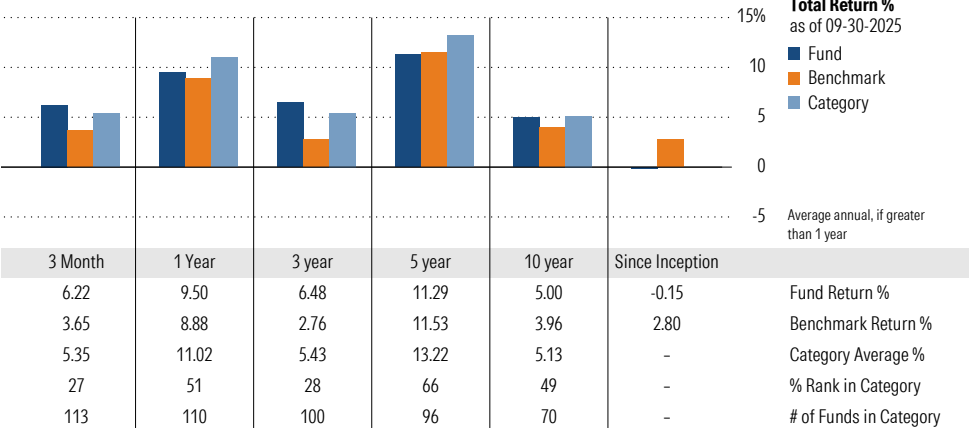
Morningstar Investment Management LLC Analysis

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

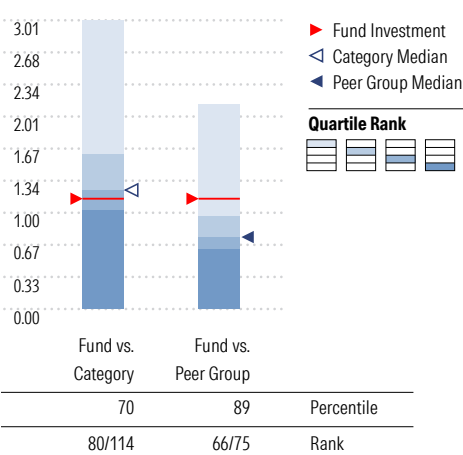
Growth of \$10,000



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	4.15	-	2.09
Beta	0.79	-	0.94
R-Squared	76.88	-	81.99
Standard Deviation	8.85	9.77	10.36
Sharpe Ratio	0.20	-0.18	0.00
Tracking Error	4.71	-	4.06
Information Ratio	0.79	-	0.28
Up Capture Ratio	82.31	-	94.48
Down Capture Ratio	49.10	-	78.15

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	-	-	-
Price/Book Ratio	-	-	1.52
Geom Avg Mkt Cap \$B	-	-	15.01
ROE	-	-	11.03

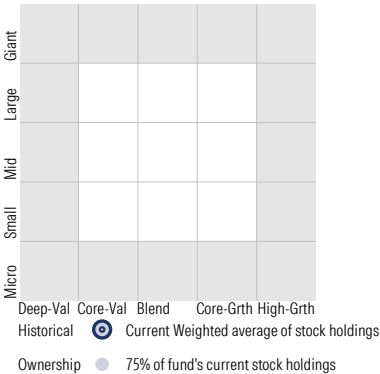
Invesco Balanced-Risk Commodity Strat R6 IBRFX

Morningstar Category
Commodities Broad Basket

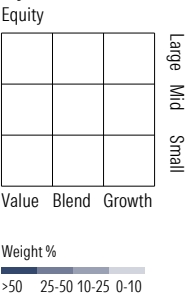
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 09-30-2025

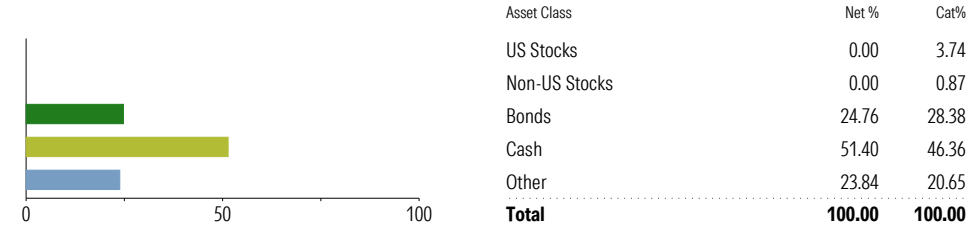
Morningstar Style Box™



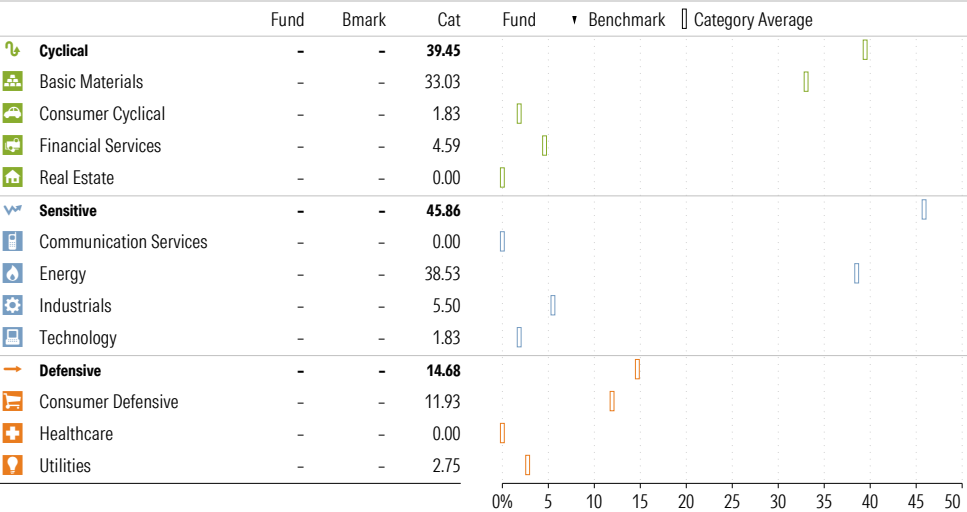
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Invesco Shrt-Trm Inv Treasury Instl	32.05	32.05	-	-
⊖ Invesco Cayman Commodity Fund Iii Hf Hedge	23.84	55.89	-	-
⊖ Invesco Shrt-Trm Inv Gov&Agcy Instl	17.31	73.20	-	-
United States Treasury Notes 4.04846%	7.06	80.26	-	-
United States Treasury Notes 4.14346%	6.86	87.12	-	-
United States Treasury Notes 4.08046%	6.80	93.92	-	-
Bank of Montreal 0.03%	2.55	96.47	-	-
Royal Bk Cda Medium Term Sr Bk Nts 144A 0.1%	1.83	98.31	-	-
Societe Generale S.A. 0%	1.49	99.80	-	-
⊕ Usd Currency Cash	0.20	100.00	-	-

Total Holdings 10

⊕ Increase ⊖ Decrease ✱ New to Portfolio

JHancock Disciplined Value Mid Cap R6 JVMRX

Morningstar Category
Mid-Cap Value
Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Steven Pollack since 07-2001
Timothy Collard since 01-2023

Quantitative Screens

- Performance: The fund has finished in the Mid-Cap 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 24.27 years.
- Style: The fund has landed in its primary style box — Mid-Cap Value — 0 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.74 is 22.11% lower than the Mid-Cap Value category average.

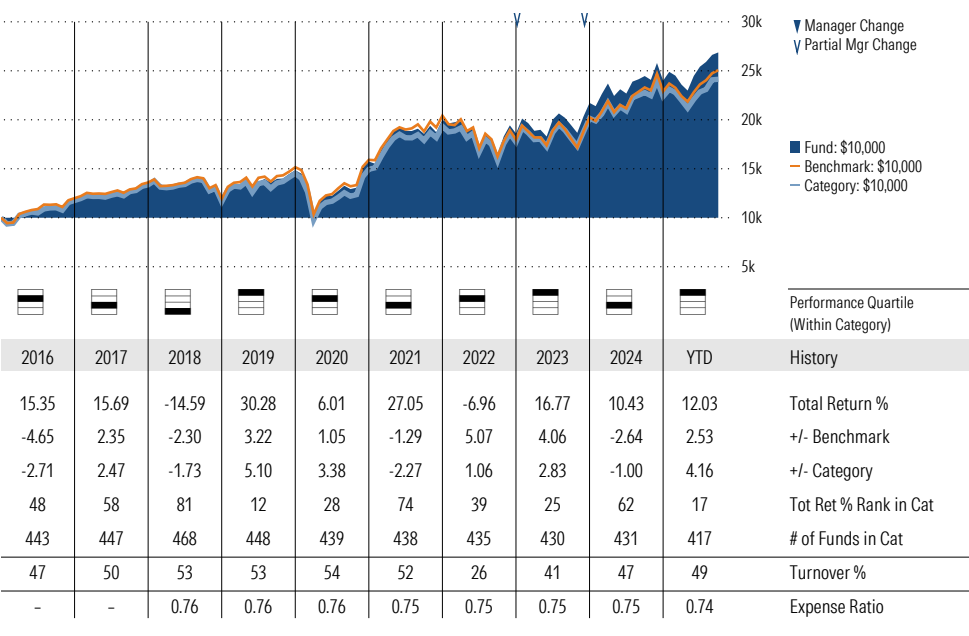
Morningstar Investment Management LLC Analysis

This fund fails the current style screen. Management's emphasis on quality and business momentum has caused its portfolio to move into the blend portion of the style box, but its fundamental investment process remains the same.

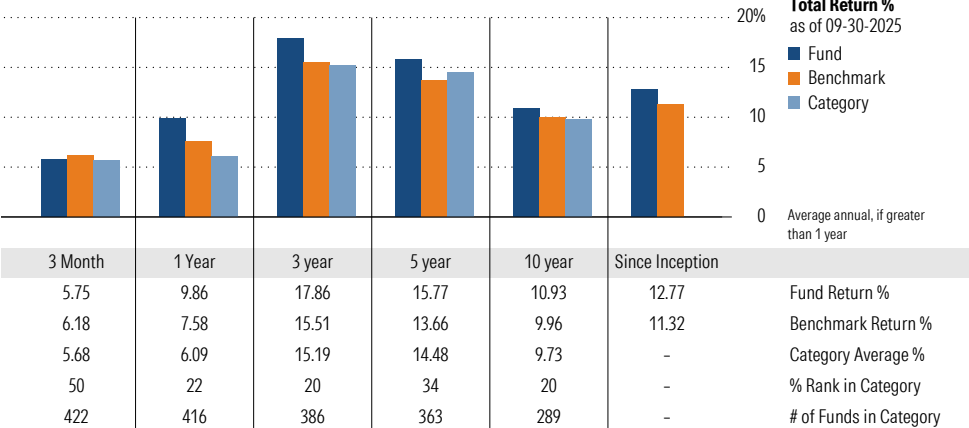
ESG Metrics

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

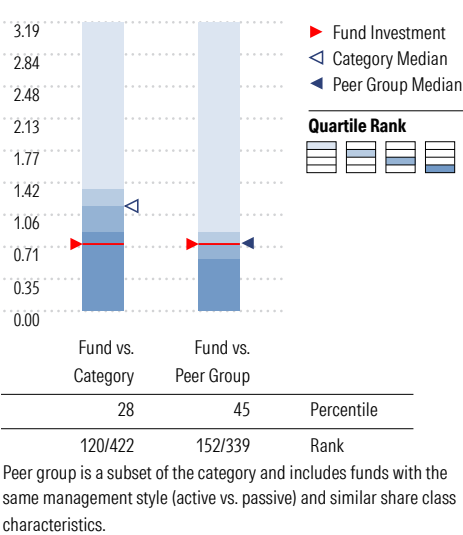
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.42	-	0.22
Beta	0.97	-	0.97
R-Squared	97.32	-	92.40
Standard Deviation	16.66	16.90	17.02
Sharpe Ratio	0.78	0.65	0.62
Tracking Error	2.77	-	4.82
Information Ratio	0.85	-	-0.16
Up Capture Ratio	100.50	-	96.30
Down Capture Ratio	90.26	-	95.39

Portfolio Metrics

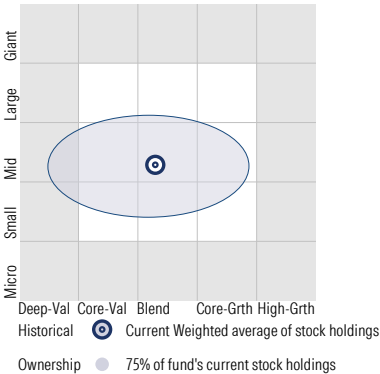
	Fund	Bmark	Cat
Price/Earnings Ratio	20.96	20.53	18.93
Price/Book Ratio	3.16	2.37	2.04
Geom Avg Mkt Cap \$B	19.17	21.69	20.87
ROE	24.51	14.14	14.21

JHancock Disciplined Value Mid Cap R6 JVMRX

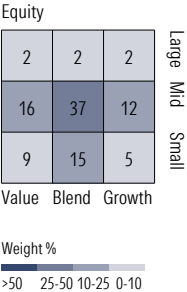
Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

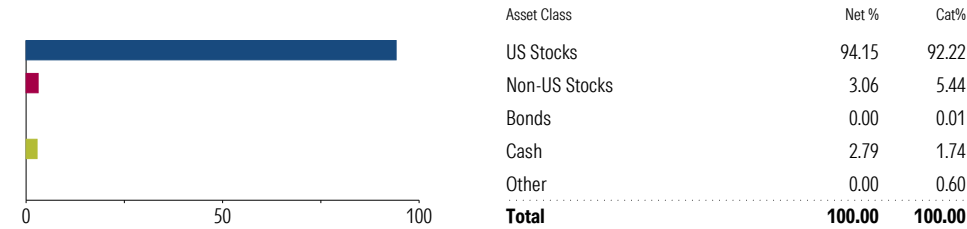
Style Analysis as of 09-30-2025
Morningstar Style Box™



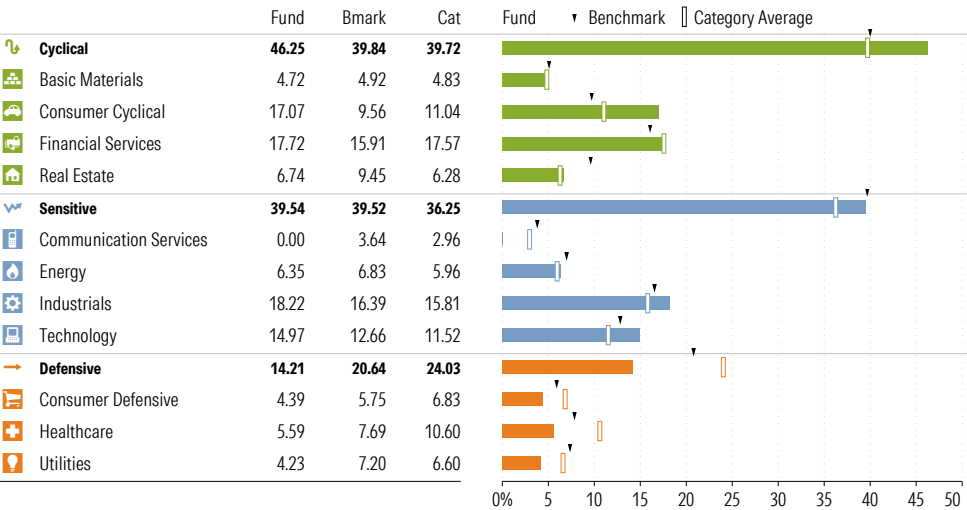
Style Breakdown



Asset Allocation as of 09-30-2025



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	2.79	2.79	-	-
⊕ Ameriprise Financial Inc	1.85	4.64	-6.86	Financial Services
⊖ AutoZone Inc	1.72	6.35	33.99	Consumer Cyclical
⊖ LPL Financial Holdings Inc	1.68	8.04	2.17	Financial Services
⊕ Allegion PLC	1.35	9.39	36.88	Industrials
⊕ Simon Property Group Inc	1.34	10.72	12.66	Real Estate
⊖ Somnigroup International Inc	1.30	12.03	49.55	Consumer Cyclical
⊖ The Carlyle Group Inc	1.26	13.28	26.26	Financial Services
⊕ Textron Inc	1.25	14.53	10.54	Industrials
⊕ Cencora Inc	1.24	15.77	39.83	Healthcare
⊖ eBay Inc	1.21	16.98	48.22	Consumer Cyclical
⊕ US Foods Holding Corp	1.20	18.19	13.58	Consumer Defensive
⊕ Marathon Petroleum Corp	1.20	19.39	40.12	Energy
⊖ Evercore Inc Class A	1.20	20.58	22.59	Financial Services
⊕ Huntington Bancshares Inc	1.17	21.75	9.00	Financial Services

Total Holdings 137

⊕ 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.

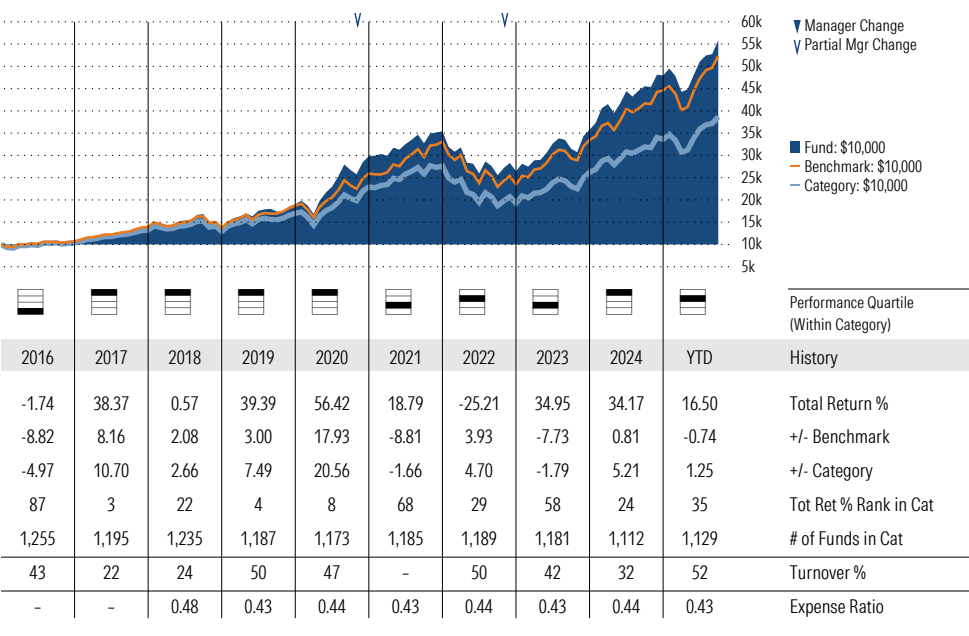
Morningstar Investment Management LLC Analysis

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.

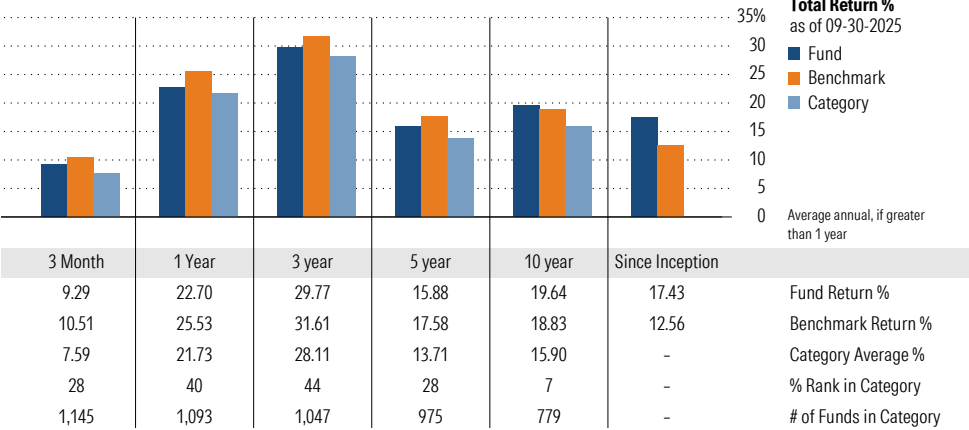
ESG Metrics

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

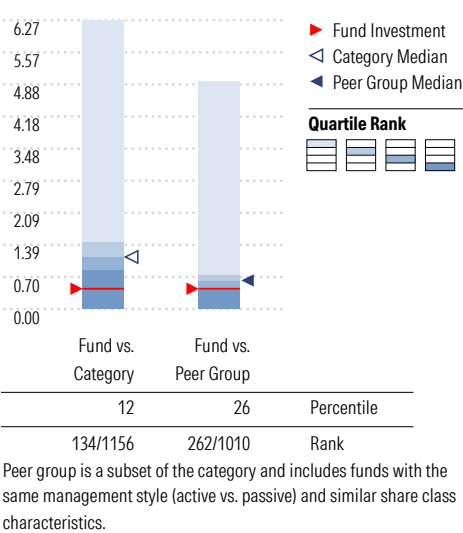
Growth of \$10,000



Trailing Performance



Net Expense



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

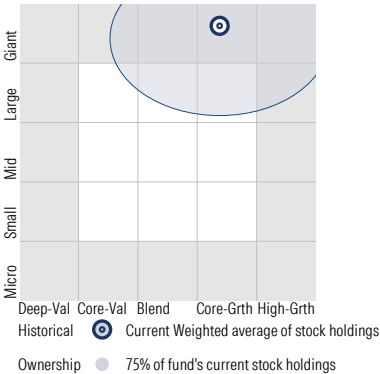
JPMorgan Large Cap Growth R6 JLGMX

Morningstar Category
Large Growth

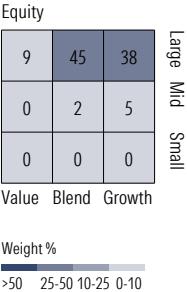
Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 09-30-2025

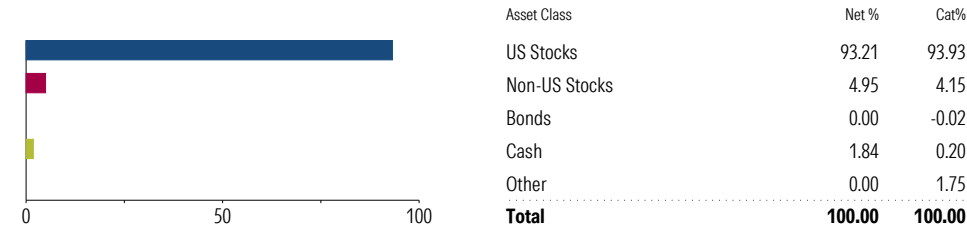
Morningstar Style Box™



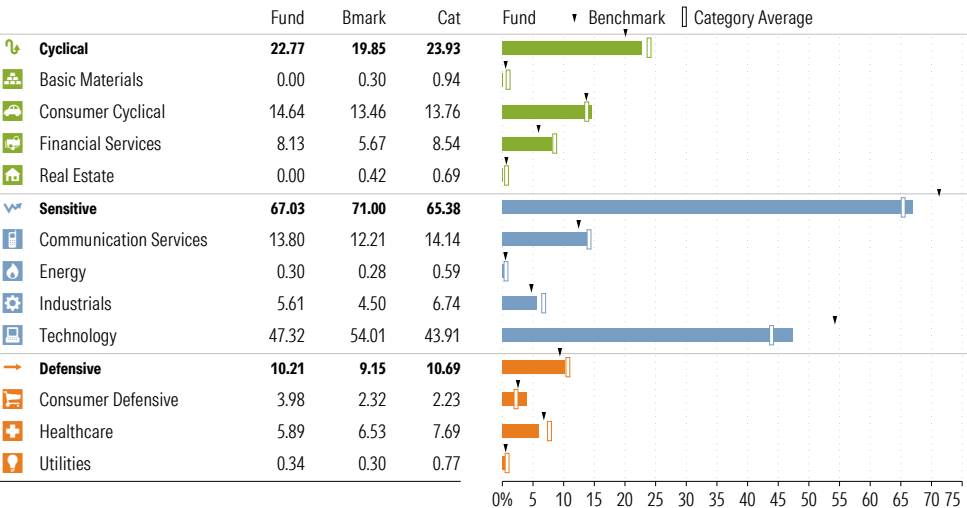
Style Breakdown



Asset Allocation as of 09-30-2025



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	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 Growth R6

MGRDX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Kevin Dwan since 01-2012
Matthew Barrett since 03-2015

Quantitative Screens

- Performance: The fund has finished in the Foreign 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 13.75 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 0.69 is 30.3% lower than the Foreign Large Growth category average.

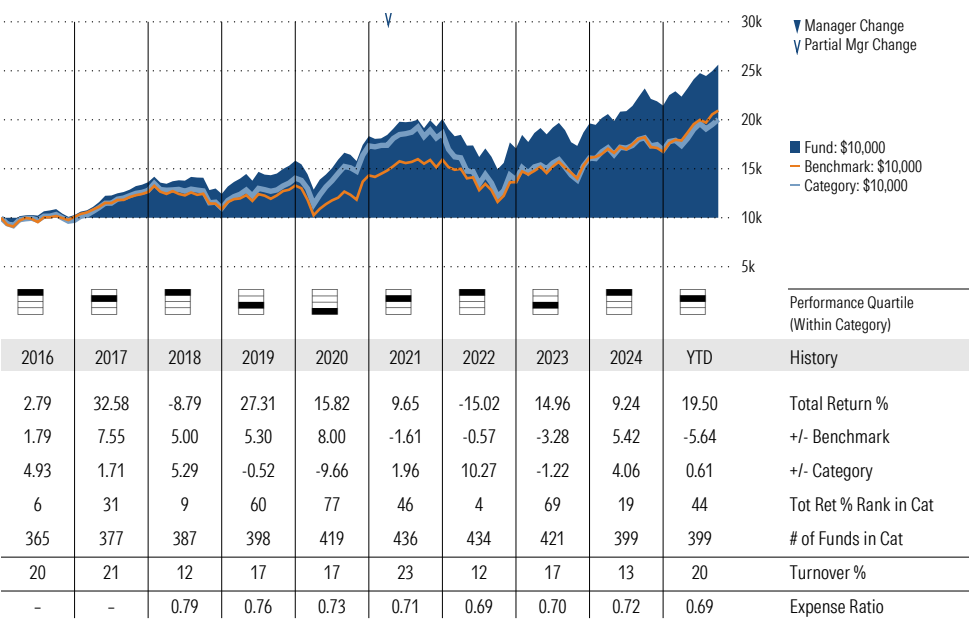
Morningstar Investment Management LLC Analysis

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

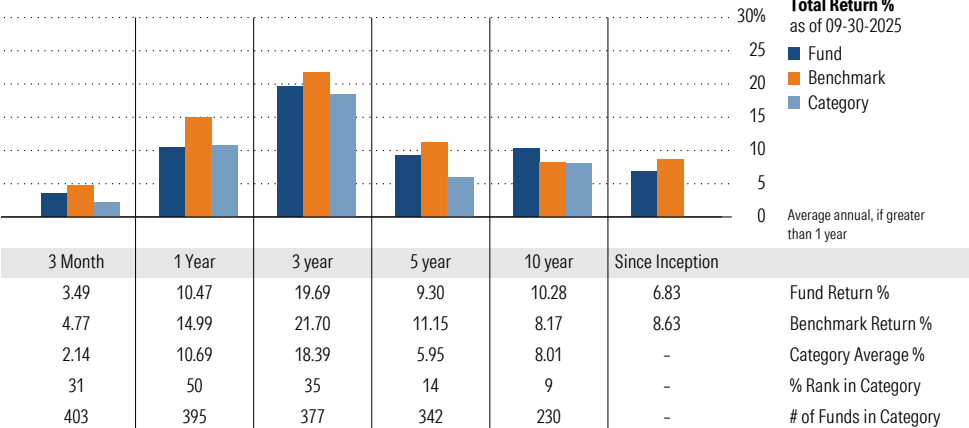
ESG Metrics

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

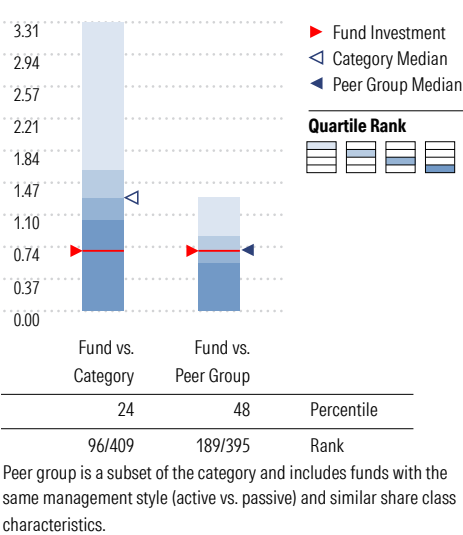
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-1.60	-	-4.27
Beta	1.00	-	1.08
R-Squared	87.15	-	83.84
Standard Deviation	14.53	13.54	16.08
Sharpe Ratio	0.98	1.16	0.83
Tracking Error	5.21	-	6.64
Information Ratio	-0.39	-	-0.58
Up Capture Ratio	97.12	-	96.92
Down Capture Ratio	107.37	-	117.76

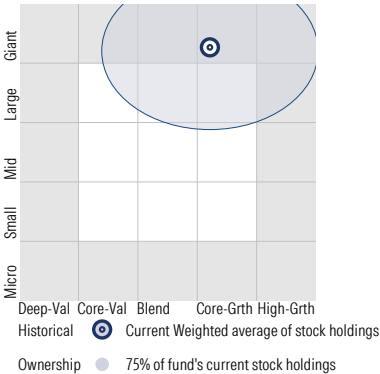
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.29	18.15	22.62
Price/Book Ratio	3.61	2.04	3.43
Geom Avg Mkt Cap \$B	70.21	62.57	83.35
ROE	20.00	17.79	22.75

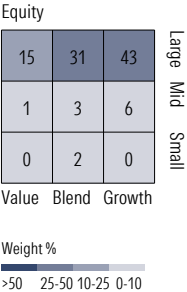
MFS International Growth R6 MGRDX

Morningstar Category Foreign Large Growth Morningstar Index MSCI EAFE NR USD

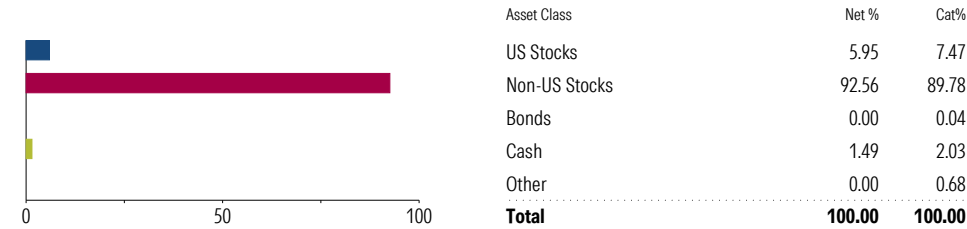
Style Analysis as of 09-30-2025 Morningstar Style Box™



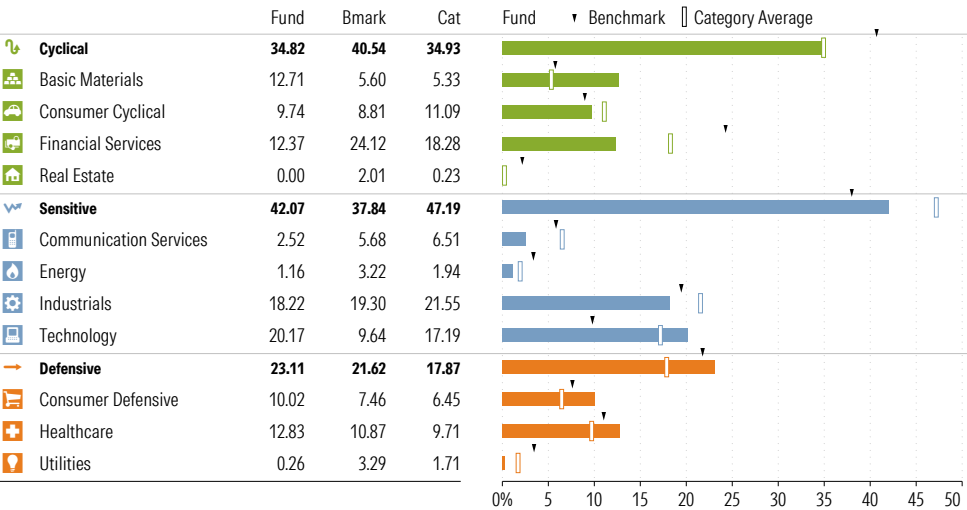
Style Breakdown



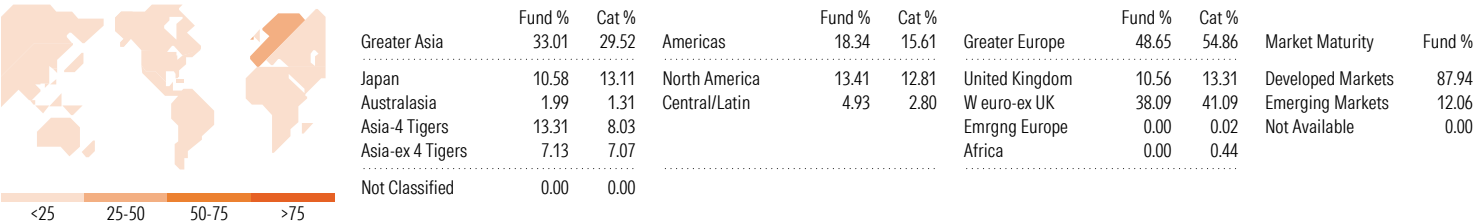
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Taiwan Semiconductor Manufacturing Co Ltd	5.48	5.48	-	Technology
⊕ SAP SE	3.51	8.99	-	Technology
⊕ Hitachi Ltd	3.47	12.46	-	Industrials
⊕ Schneider Electric SE	3.35	15.81	-	Industrials
⊕ Nestle SA	2.95	18.75	-	Consumer Defensive
⊕ Roche Holding AG	2.72	21.48	-	Healthcare
⊕ AIA Group Ltd	2.58	24.06	-	Financial Services
⊕ Linde PLC	2.37	26.43	14.53	Basic Materials
⊖ Essilorluxottica	2.37	28.80	-	Healthcare
⊕ Amadeus IT Group SA	2.26	31.05	-	Technology

Total Holdings 93

⊕ 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.

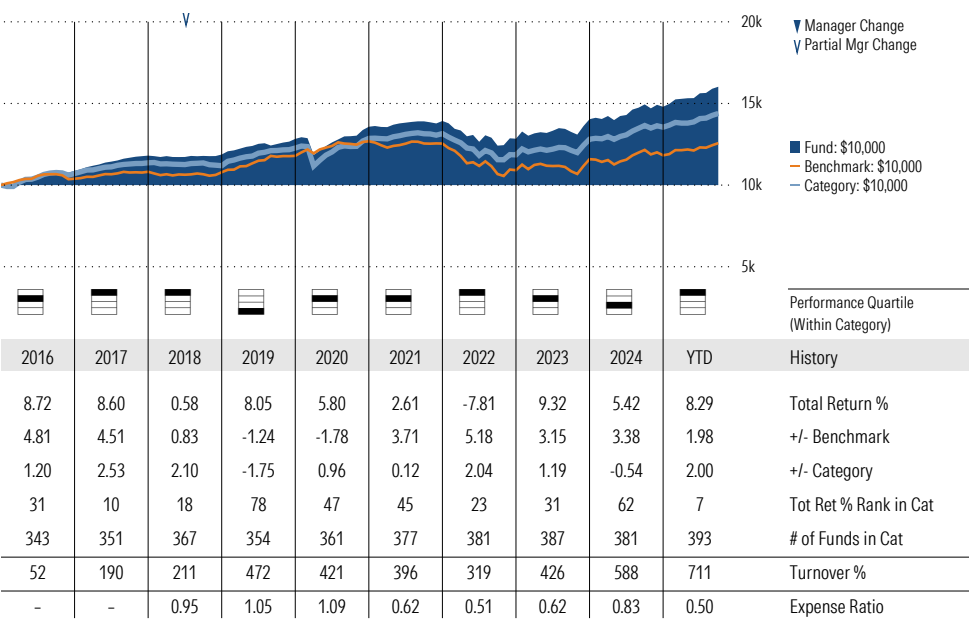
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2025

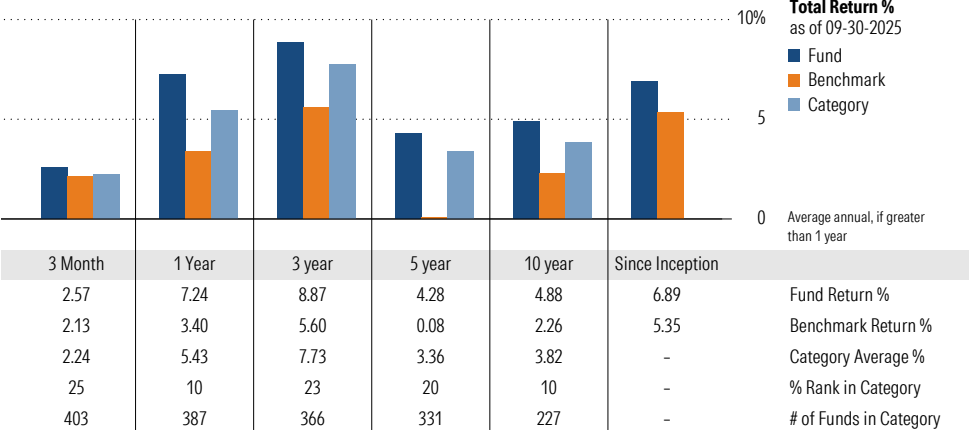
Morningstar Category
Multisector Bond

Morningstar Index
Bloomberg US Universal TR USD

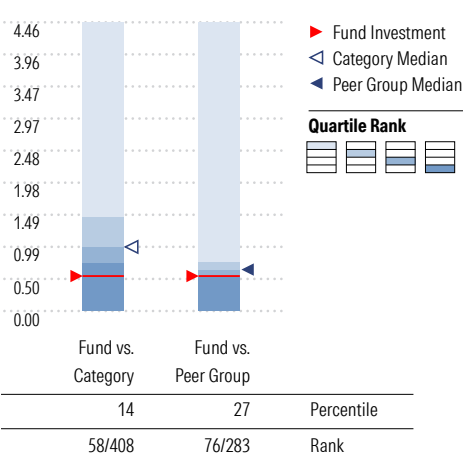
Growth of \$10,000



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	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

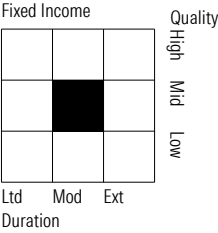
PIMCO Income Instl PIMIX

Morningstar Category
Multisector Bond

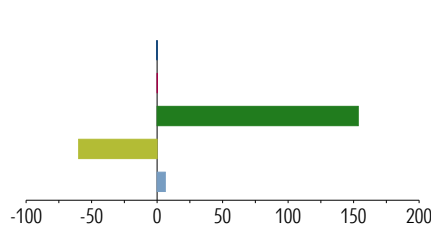
Morningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025

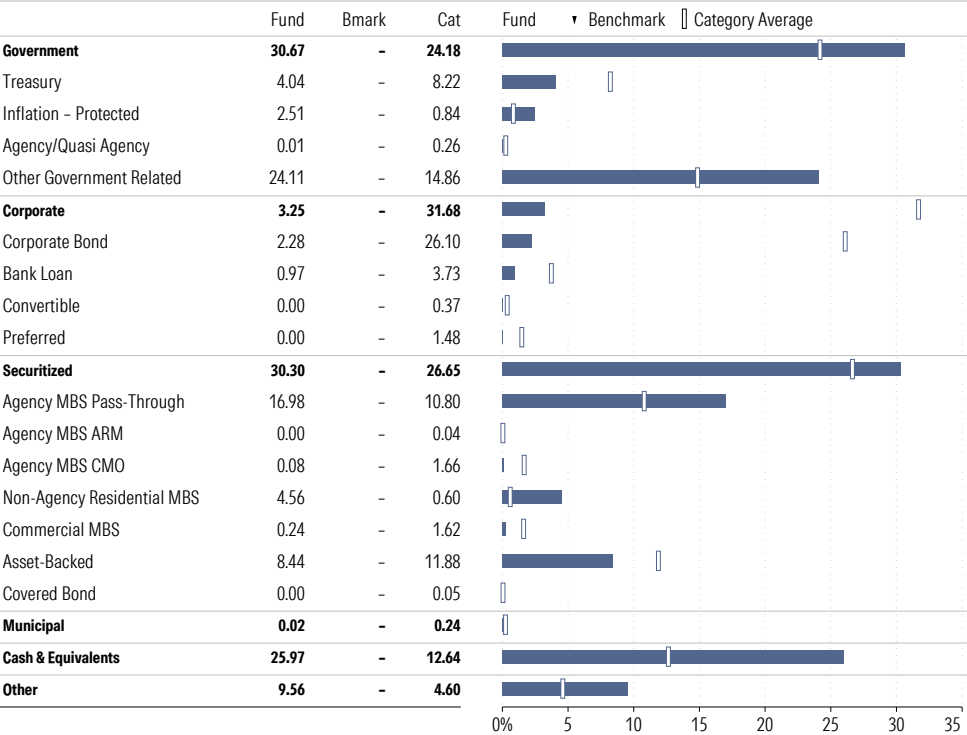


Asset Class	Net %	Cat%
US Stocks	-0.20	0.75
Non-US Stocks	0.24	0.13
Bonds	153.55	88.21
Cash	-59.87	6.79
Other	6.26	4.14
Total	100.00	100.00

Credit Rating Breakdown

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

Sector Weighting as of 09-30-2025



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 Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Portfolio Manager(s)

Stephen Rodosky since 01-2019
Daniel He since 12-2019
Michael Cudzil since 06-2025

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 6.73 years.

Style Consistency is not calculated for Fixed Income funds.

✔ Net Expense: The fund's expense ratio of 0.55 is 19.12% lower than the Inflation-Protected Bond category average.

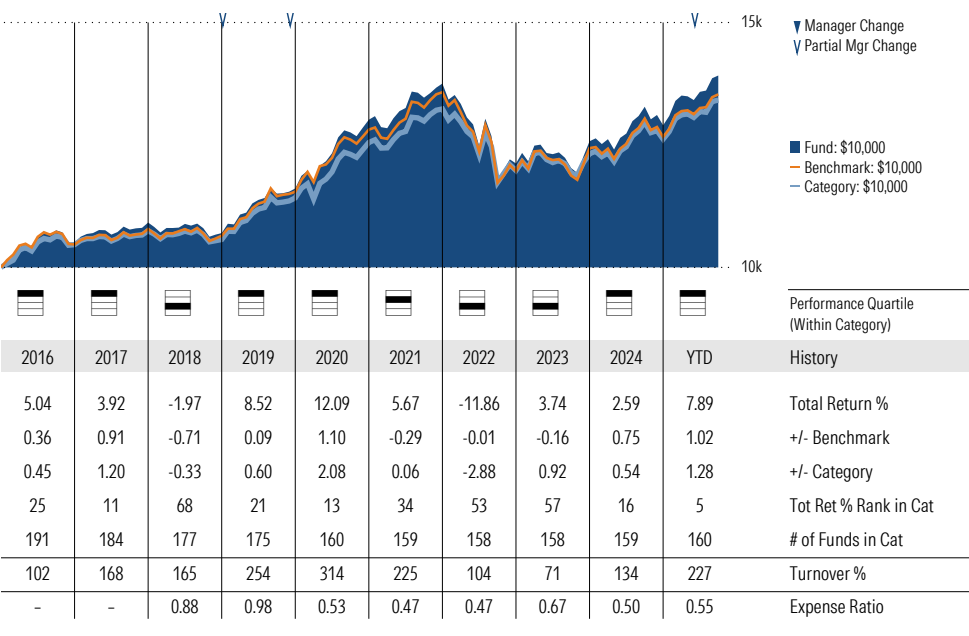
Morningstar Investment Management LLC Analysis

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.

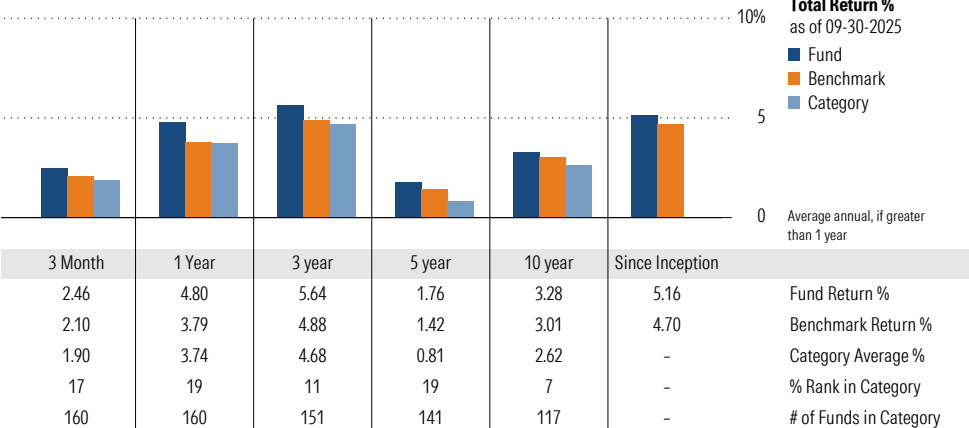
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

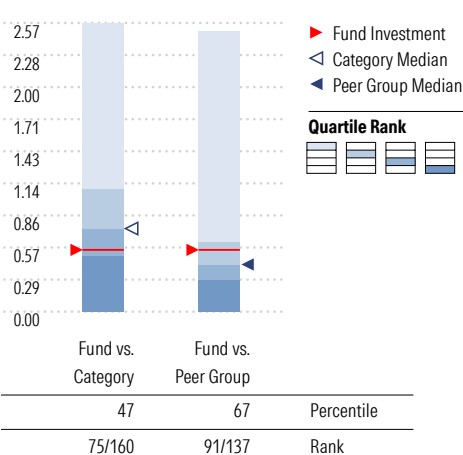
Growth of \$10,000



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	0.70	-	-0.08
Beta	1.01	-	0.99
R-Squared	98.65	-	94.42
Standard Deviation	4.80	4.73	5.36
Sharpe Ratio	0.15	-0.01	-0.04
Tracking Error	0.56	-	1.49
Information Ratio	1.36	-	-0.41
Up Capture Ratio	106.44	-	98.94
Down Capture Ratio	97.58	-	101.54

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	6.94	4.52	6.89
Avg Eff Maturity	6.27	-	7.77

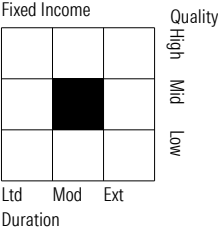
PIMCO Real Return Instl PRRIX

Morningstar Category
Inflation-Protected Bond

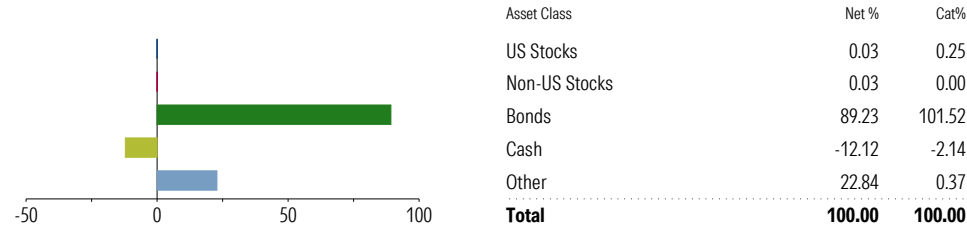
Morningstar Index
Bloomberg US Treasury US TIPS TR USD

Style Analysis as of 09-30-2025

Style Breakdown

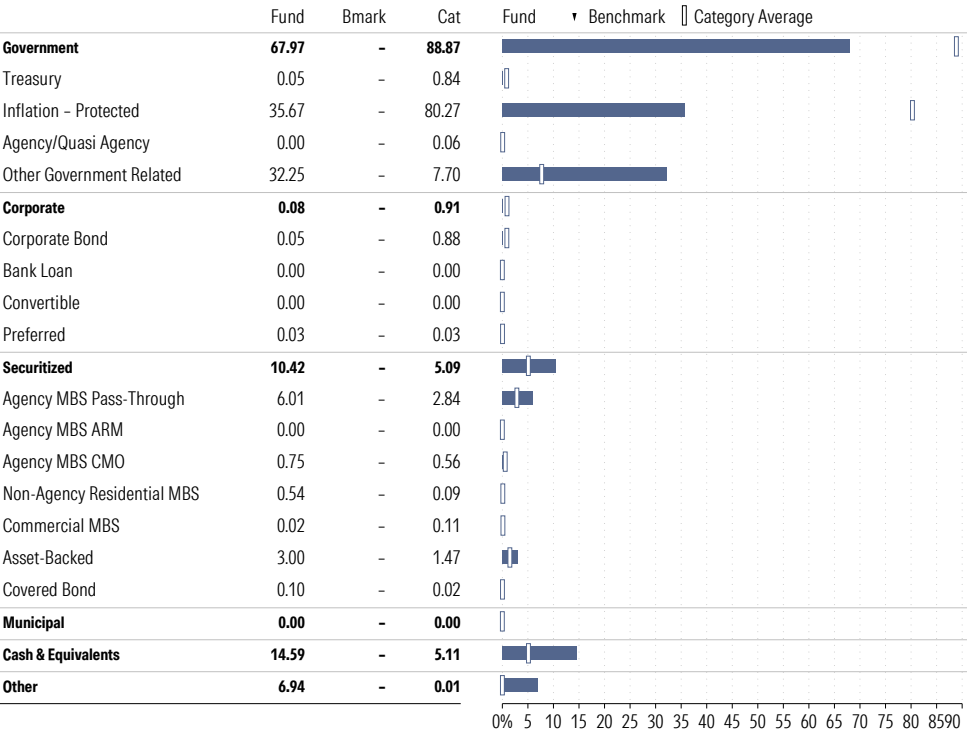


Asset Allocation as of 09-30-2025



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	8.55	0.00	10.05
AA	82.74	99.60	86.92
A	2.54	0.00	0.78
BBB	3.85	0.00	1.20
BB	0.54	0.00	0.27
B	0.31	0.00	0.04
Below B	1.47	0.00	0.06
Not Rated	0.00	0.40	0.68

Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ 2 Year Treasury Note Future Sept 25	10-2025	22.41	22.41	-
⊕ 3 Month Euribor Future Sept26	09-2026	21.58	43.99	-
⊖ 3 Month Euribor Future Sept25	09-2025	21.57	65.56	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Pay	09-2035	13.40	78.96	-
⊕ IRS EUR 2.25000 09/17/25-10Y LCH Receive	09-2035	12.98	91.94	-
⊕ Ultra 10 Year US Treasury Note Future Sept 25	09-2025	11.21	103.16	-
⊖ U S TIPS REV REPO	07-2025	10.19	113.35	-
⊖ U S TIPS REV REPO	07-2025	10.16	123.51	-
✱ Cash Offset	-	9.47	132.98	-
⊕ RFR GBP SONIO/3.50000 03/19/25-5Y LCH Pay	03-2030	6.83	139.81	-

Total Holdings 1025

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

Portfolio Manager(s)

Jerome Schneider since 01-2011
Nathan Chiaverini since 04-2019
Andrew Wittkop since 04-2019

Quantitative Screens

- Performance: The fund has finished in the Ultrashort Bond category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.76 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.49 is 25.64% higher than the Ultrashort Bond category average.

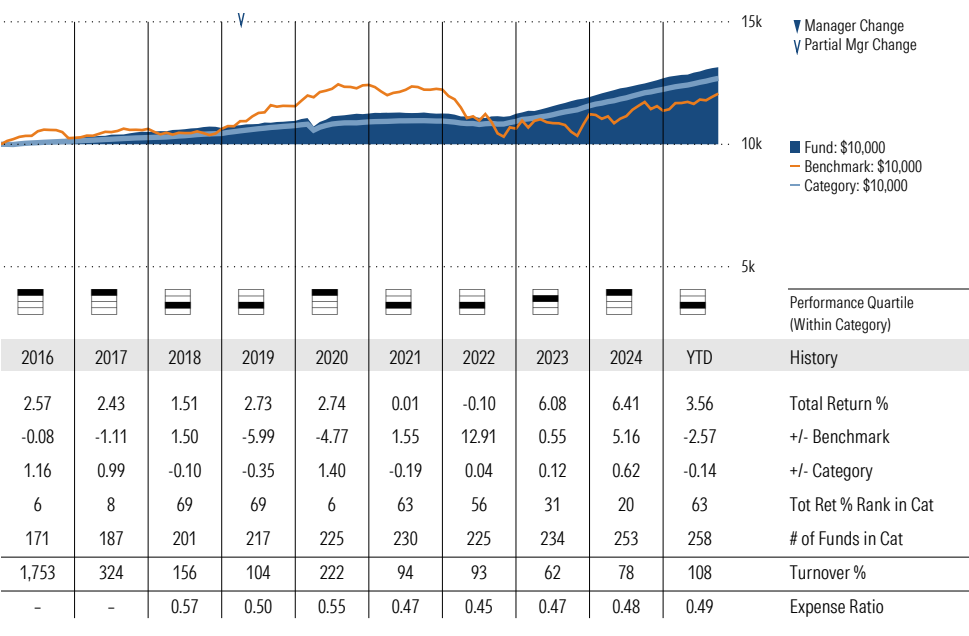
Morningstar Investment Management LLC Analysis

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.

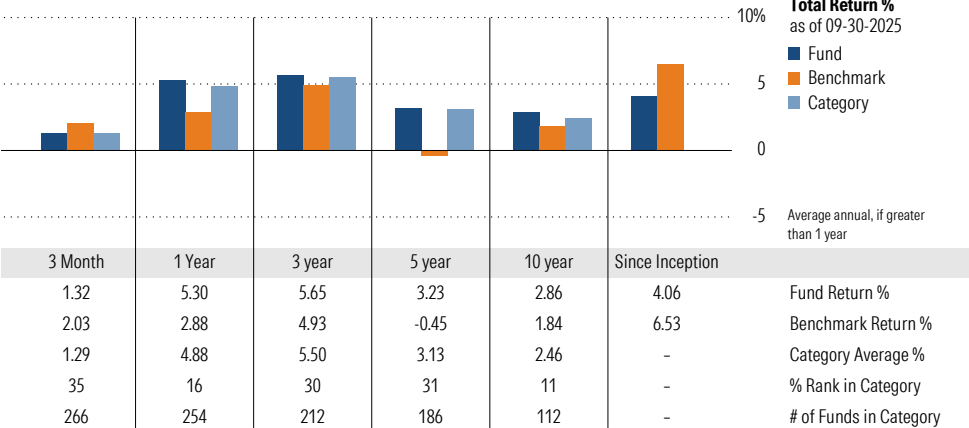
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025

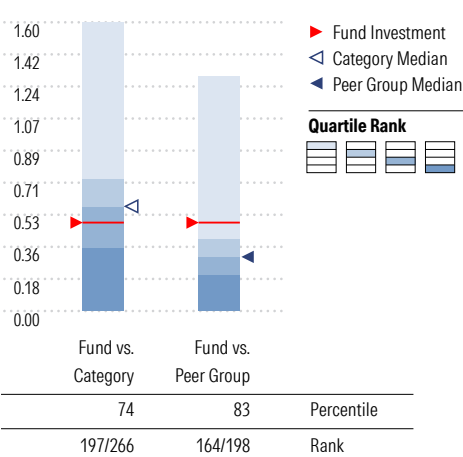
Growth of \$10,000



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	5.71	-	5.06
Beta	-0.04	-	0.06
R-Squared	11.44	-	33.96
Standard Deviation	0.73	6.44	0.70
Sharpe Ratio	0.89	0.02	0.51
Tracking Error	6.73	-	6.10
Information Ratio	0.11	-	0.09
Up Capture Ratio	21.81	-	29.25
Down Capture Ratio	-44.76	-	-29.31

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.46	4.43	0.95
Avg Eff Maturity	0.26	-	1.66

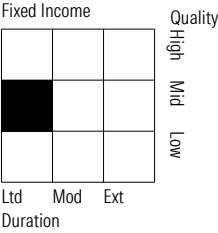
PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort Bond

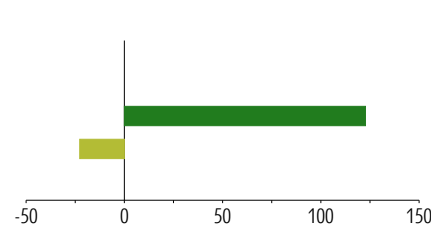
Morningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Style Breakdown



Asset Allocation as of 09-30-2025



Asset Class	Net %	Cat%
US Stocks	0.00	6.88
Non-US Stocks	0.00	0.00
Bonds	122.70	63.84
Cash	-22.71	29.26
Other	0.00	0.03
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	32.42	3.53	28.60
AA	26.29	74.59	23.21
A	23.05	10.82	18.99
BBB	15.81	8.32	22.91
BB	1.97	0.28	2.84
B	0.25	0.00	1.01
Below B	0.20	0.00	0.22
Not Rated	0.00	2.46	2.21

Sector Weighting as of 09-30-2025

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	39.84	-	29.91			
Treasury	2.96	-	21.51			
Inflation - Protected	0.27	-	0.05			
Agency/Quasi Agency	0.02	-	0.42			
Other Government Related	36.59	-	7.93			
Corporate	16.11	-	30.60			
Corporate Bond	16.11	-	30.18			
Bank Loan	0.00	-	0.29			
Convertible	0.00	-	0.05			
Preferred	0.00	-	0.08			
Securitized	18.31	-	22.98			
Agency MBS Pass-Through	1.22	-	1.55			
Agency MBS ARM	0.24	-	0.17			
Agency MBS CMO	5.97	-	2.91			
Non-Agency Residential MBS	1.78	-	0.06			
Commercial MBS	1.08	-	0.92			
Asset-Backed	8.01	-	17.37			
Covered Bond	0.01	-	0.00			
Municipal	0.12	-	0.04			
Cash & Equivalents	22.95	-	16.38			
Other	2.67	-	0.09			

Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✱ Cash Offset	-	67.48	67.48	-
⊕ 5 Year Treasury Note Future Sept 25	10-2025	32.58	100.06	-
⊕ 3 Month SOFR Future June 25	09-2025	31.01	131.06	-
⊕ 3 Month SOFR Future Mar 26	06-2026	27.30	158.36	-
⊖ 2 Year Treasury Note Future Sept 25	10-2025	27.06	185.42	-
⊖ RFR USD SOFR/3.62000 09/02/25-4Y* LCH Pay	11-2029	25.44	210.86	-
⊖ RFR USD SOFR/3.62000 09/02/25-4Y* LCH Receive	11-2029	25.17	236.03	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Receive	02-2026	18.40	254.43	-
⊖ RFR USD SOFR/4.10000 02/11/25-1Y LCH Pay	02-2026	18.39	272.83	-
✱ Offset: Unsettled Trades	-	9.56	282.39	-

Total Holdings 1178

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value
Morningstar Index
Russell 1000 Value TR USD

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.

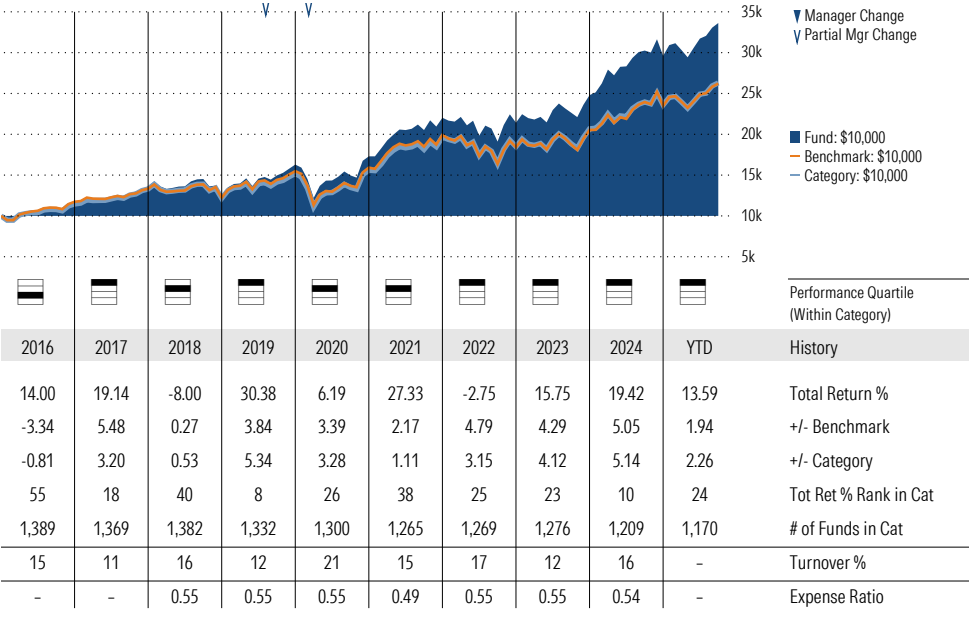
Morningstar Investment Management LLC Analysis

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.

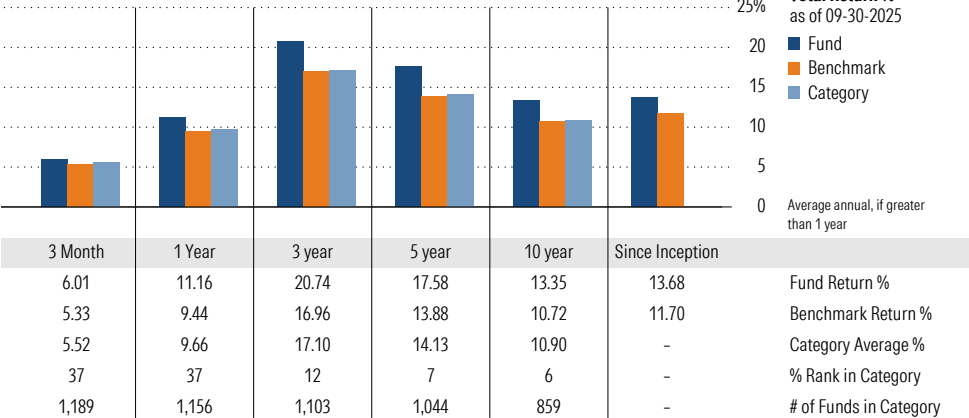
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

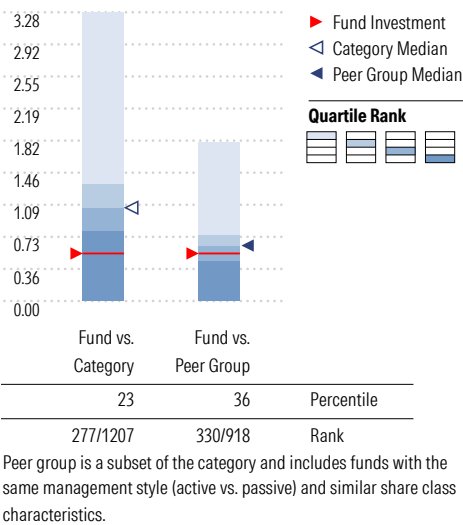
Growth of \$10,000



Trailing Performance



Net Expense



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

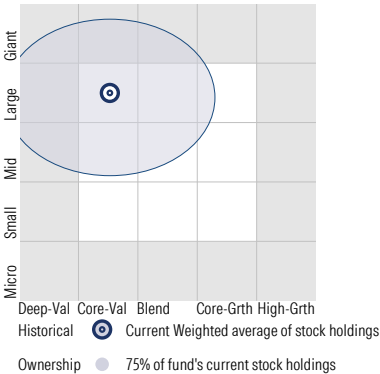
Putnam Large Cap Value R6 PEQSX

Morningstar Category
Large Value

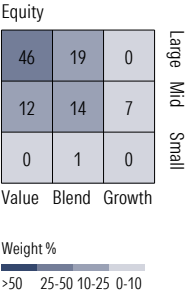
Morningstar Index
Russell 1000 Value TR USD

Style Analysis as of 09-30-2025

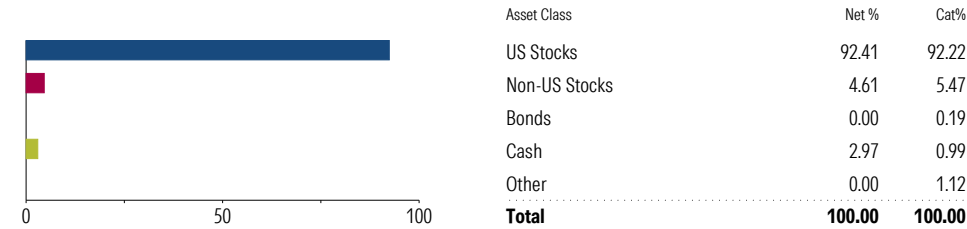
Morningstar Style Box™



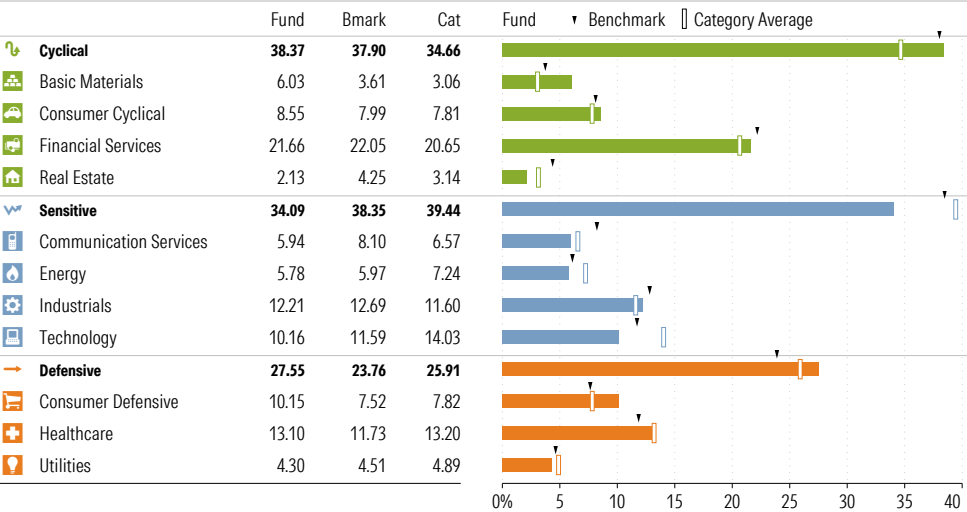
Style Breakdown



Asset Allocation as of 09-30-2025



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 Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value
Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016
Kenny Narzikul since 02-2025
Aaron Choi since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Small Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.43 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 0.07 is 93.52% lower than the Small Value category average.

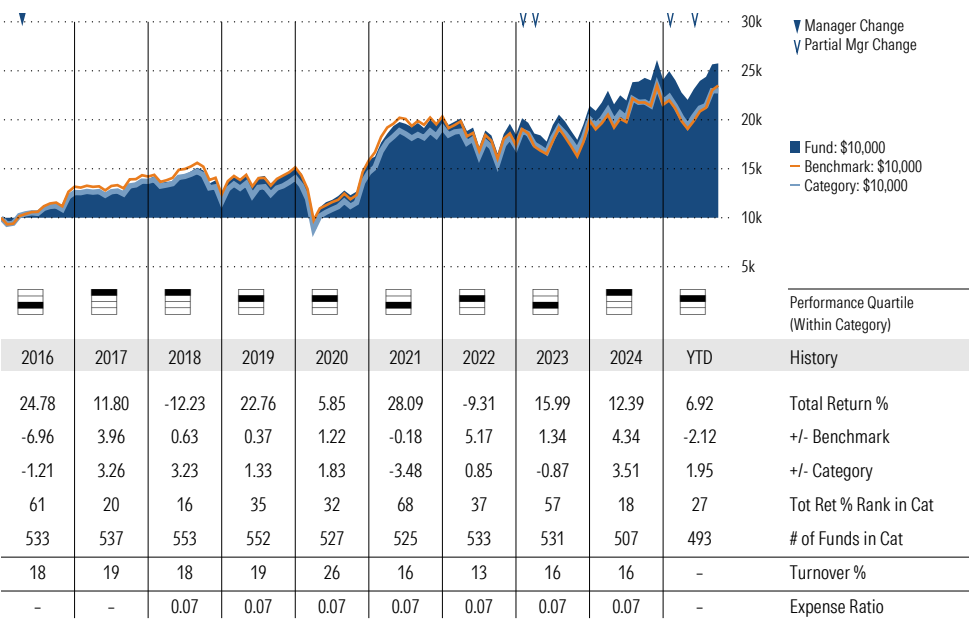
Morningstar Investment Management LLC Analysis

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

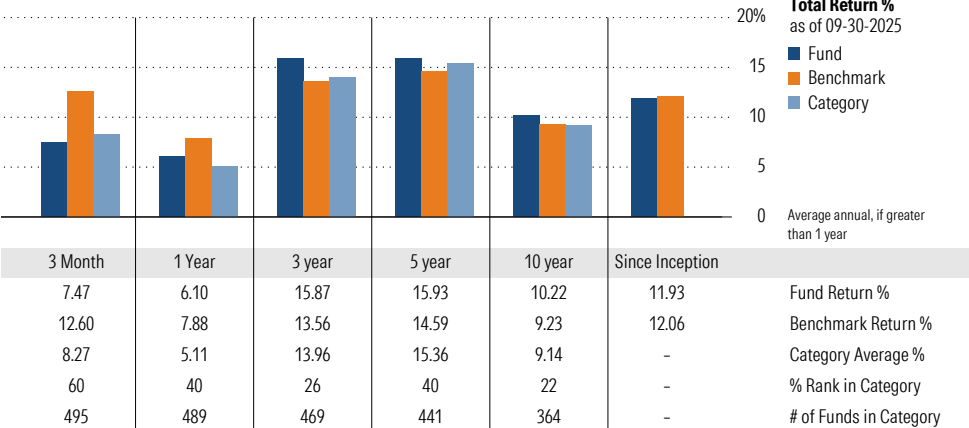
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	5	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022
ESG Commitment	1-Low	02-15-2022

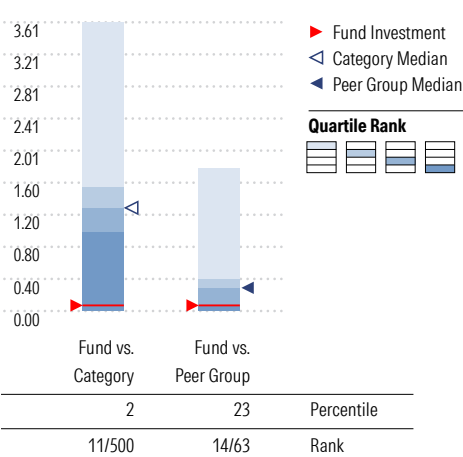
Growth of \$10,000



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	3.62	-	1.21
Beta	0.86	-	0.91
R-Squared	95.05	-	93.09
Standard Deviation	19.24	21.74	20.56
Sharpe Ratio	0.61	0.47	0.49
Tracking Error	5.22	-	5.65
Information Ratio	0.44	-	0.01
Up Capture Ratio	94.17	-	93.62
Down Capture Ratio	83.97	-	90.38

Portfolio Metrics

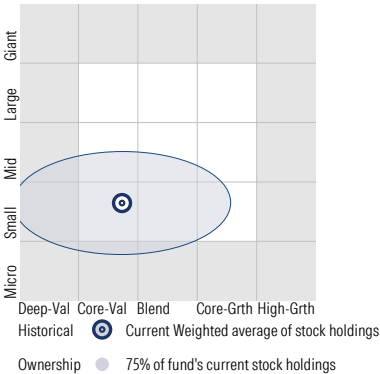
	Fund	Bmark	Cat
Price/Earnings Ratio	17.49	14.44	15.18
Price/Book Ratio	1.86	1.29	1.58
Geom Avg Mkt Cap \$B	7.77	2.28	5.89
ROE	12.41	2.99	13.36

Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

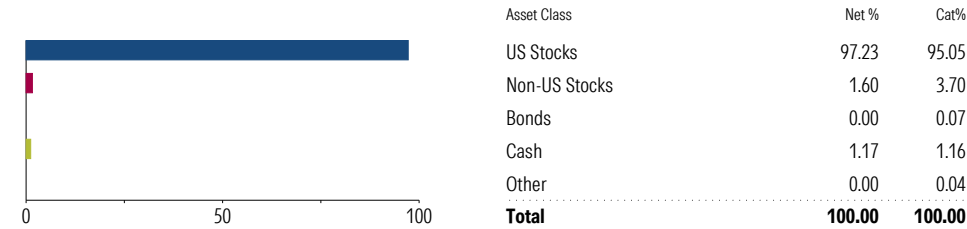
Style Analysis as of 09-30-2025
Morningstar Style Box™



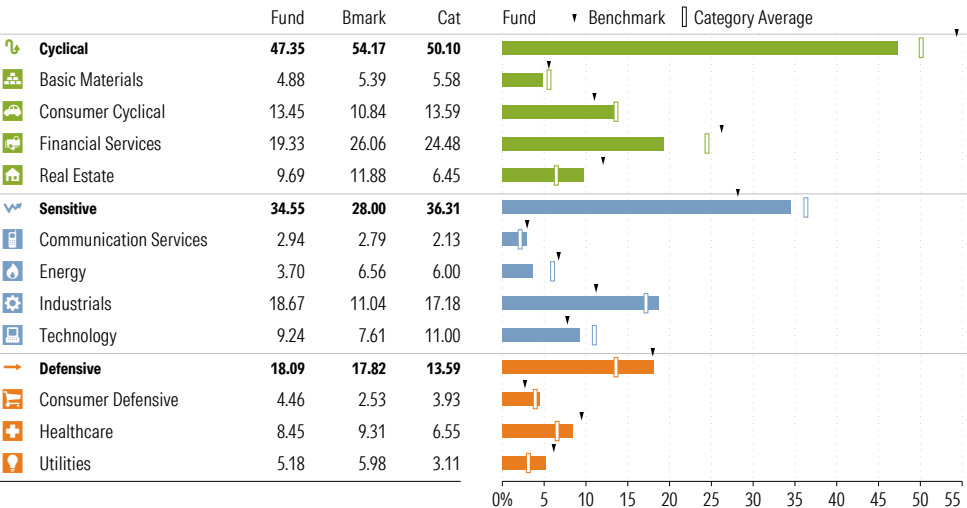
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ NRG Energy Inc	0.80	0.80	80.97	Utilities
⊖ EMCOR Group Inc	0.74	1.53	43.27	Industrials
⊖ Atmos Energy Corp	0.66	2.19	24.48	Utilities
⊖ Slcmt1142	0.63	2.82	-	-
⊖ Williams-Sonoma Inc	0.61	3.43	6.57	Consumer Cyclical
⊖ Tapestry Inc	0.60	4.03	74.99	Consumer Cyclical
⊖ Smurfit WestRock PLC	0.56	4.59	-18.56	Consumer Cyclical
⊖ Jabil Inc	0.56	5.16	51.08	Technology
⊖ United Therapeutics Corp	0.48	5.64	18.81	Healthcare
⊖ Aptiv PLC	0.48	6.12	42.56	Consumer Cyclical
⊖ F5 Inc	0.47	6.59	28.52	Technology
⊖ Pentair PLC	0.46	7.05	10.80	Industrials
⊖ Tenet Healthcare Corp	0.46	7.50	60.85	Healthcare
⊖ AECOM	0.44	7.94	22.87	Industrials
⊖ US Foods Holding Corp	0.44	8.38	13.58	Consumer Defensive

Total Holdings 845

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Voya Small Cap Growth R6 VLNPX

Morningstar Category
Small Growth
Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Michael Coyne since 10-2004
Mitchell Brivic since 10-2004
Joel Rubenstein since 11-2024

Quantitative Screens

- Performance: The fund has finished in the Small Growth 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 21.01 years.
- Style: The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.86 is 25.22% lower than the Small Growth category average.

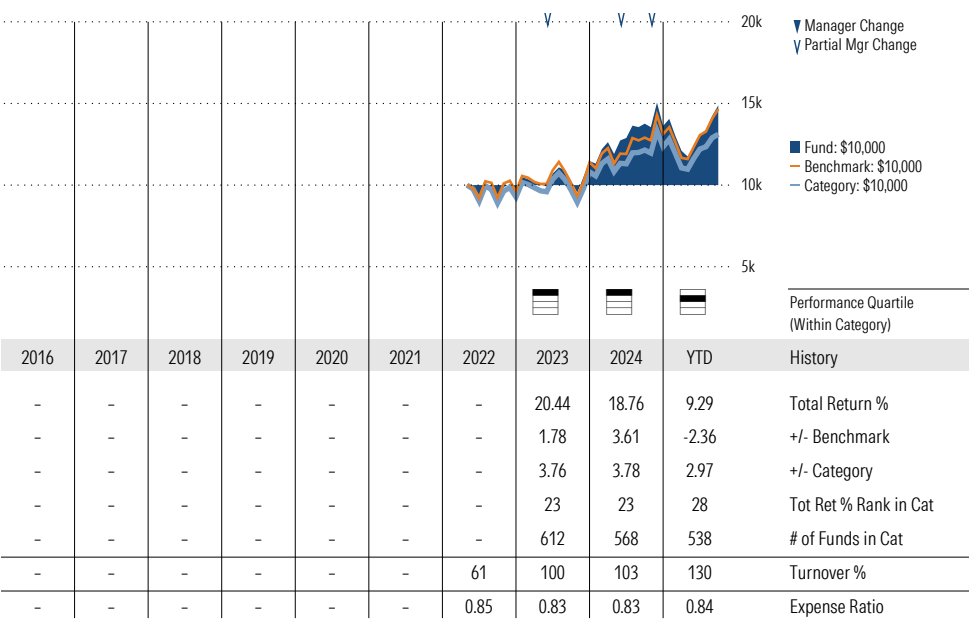
Morningstar Investment Management LLC Analysis

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

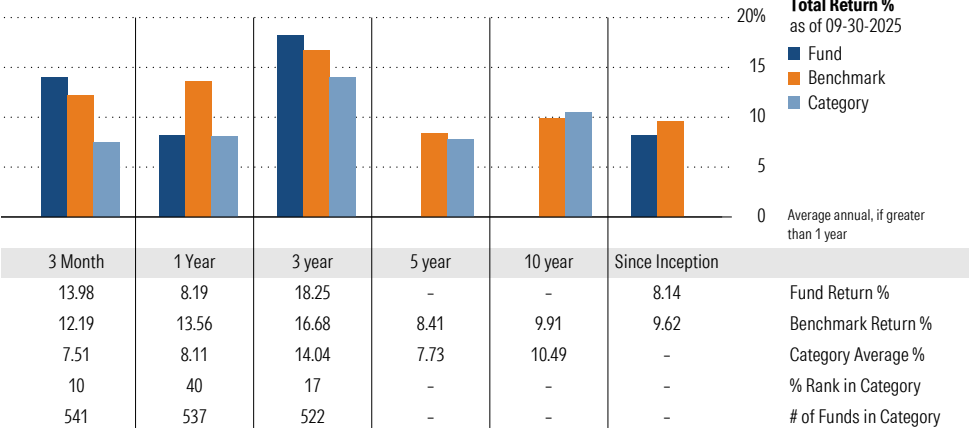
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	08-31-2025
Carbon Risk Score	Medium Risk	12-31-2022

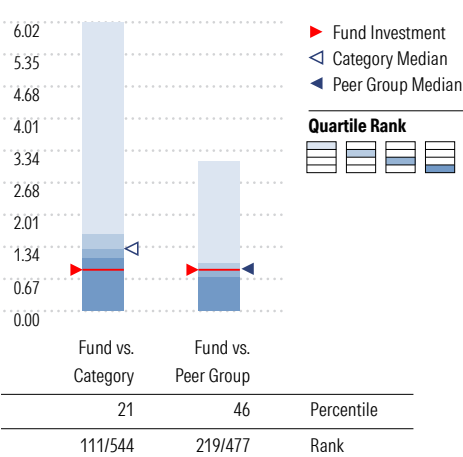
Growth of \$10,000



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	2.51	-	-0.72
Beta	0.92	-	0.89
R-Squared	95.75	-	89.69
Standard Deviation	19.99	21.24	20.12
Sharpe Ratio	0.70	0.60	0.50
Tracking Error	4.45	-	6.87
Information Ratio	0.35	-	-0.37
Up Capture Ratio	96.21	-	86.34
Down Capture Ratio	88.34	-	88.37

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	24.24	25.25	27.21
Price/Book Ratio	4.24	4.35	3.81
Geom Avg Mkt Cap \$B	5.91	3.83	7.19
ROE	3.11	5.00	11.44

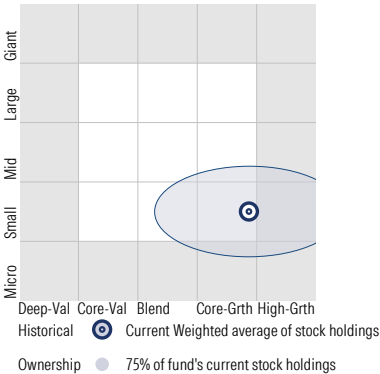
Voya Small Cap Growth R6 VLNPX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

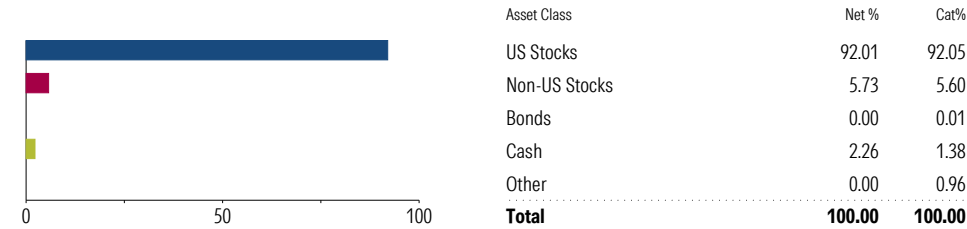
Morningstar Style Box™



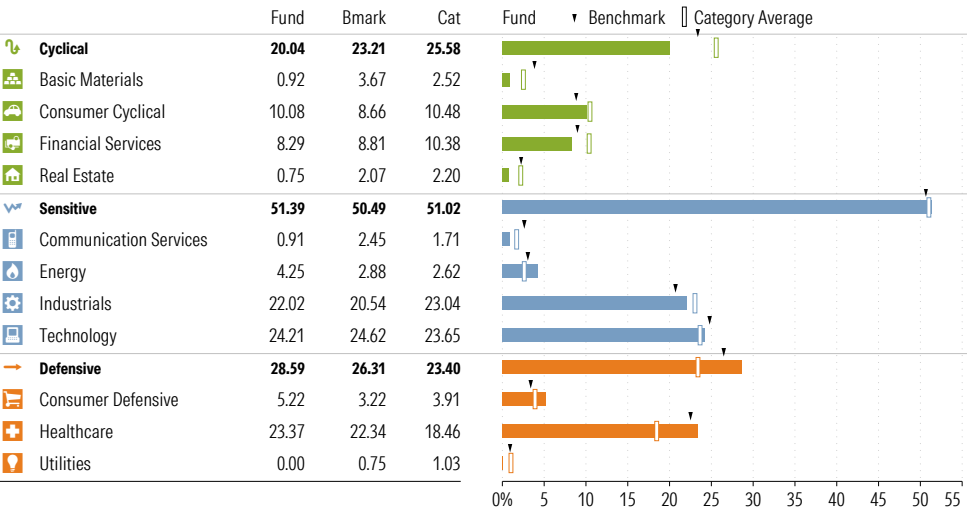
Style Breakdown



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Tower Semiconductor Ltd	2.65	2.65	-	Technology
⊕ Western Alliance Bancorp	2.33	4.98	5.17	Financial Services
⊖ Morgan Stanley Instl Lqudty Govt Instl	2.26	7.23	-	-
⊕ Celsius Holdings Inc	1.98	9.21	118.26	Consumer Defensive
Piper Sandler Cos	1.98	11.20	17.35	Financial Services
Granite Construction Inc	1.96	13.16	25.46	Industrials
⊖ SiTime Corp Ordinary Shares	1.95	15.11	40.45	Technology
⊕ Casella Waste Systems Inc Class A	1.92	17.02	-10.33	Industrials
⊕ Alignment Healthcare Inc	1.89	18.92	55.11	Healthcare
⊕ Five Below Inc	1.78	20.70	47.39	Consumer Cyclical
⊖ Rambus Inc	1.73	22.43	97.12	Technology
ACI Worldwide Inc	1.65	24.08	1.66	Technology
Kratos Defense & Security Solutions Inc	1.56	25.64	246.36	Industrials
⊕ Dycom Industries Inc	1.54	27.18	67.62	Industrials
Moelis & Co Class A	1.51	28.70	-0.83	Financial Services

Total Holdings 101

⊕ Increase ⊖ Decrease ✱ New to Portfolio