

American Funds American Balanced R6 RLBGX

Morningstar Category
Moderate AllocationMorningstar Index
Morningstar US Mod Tgt Alloc NR USD**Portfolio Manager(s)**

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

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

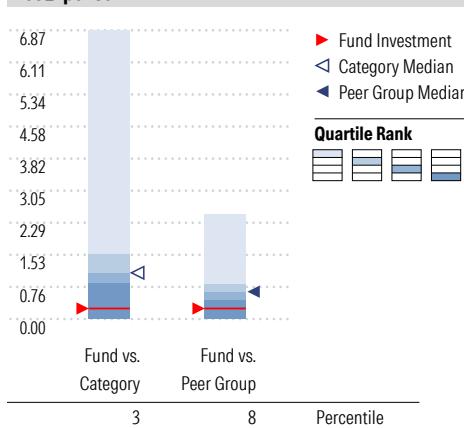
- Performance: The fund has finished in the Moderate Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.76 years.
- Style: The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.25 is 74.49% lower than the Moderate Allocation category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

Trailing Performance**Net Expense**

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

3-Year Risk Metrics

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

Portfolio Metrics

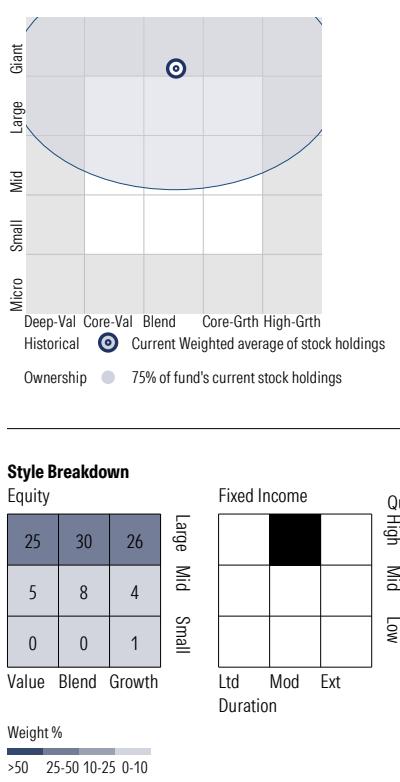
	Fund	Bmark	Cat
Price/Earnings Ratio	25.59	25.54	24.53
Price/Book Ratio	4.52	4.03	3.72
Avg Eff Duration	5.83	5.85	4.88

American Funds American Balanced R6 RLBGX

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

Style Analysis as of 09-30-2025

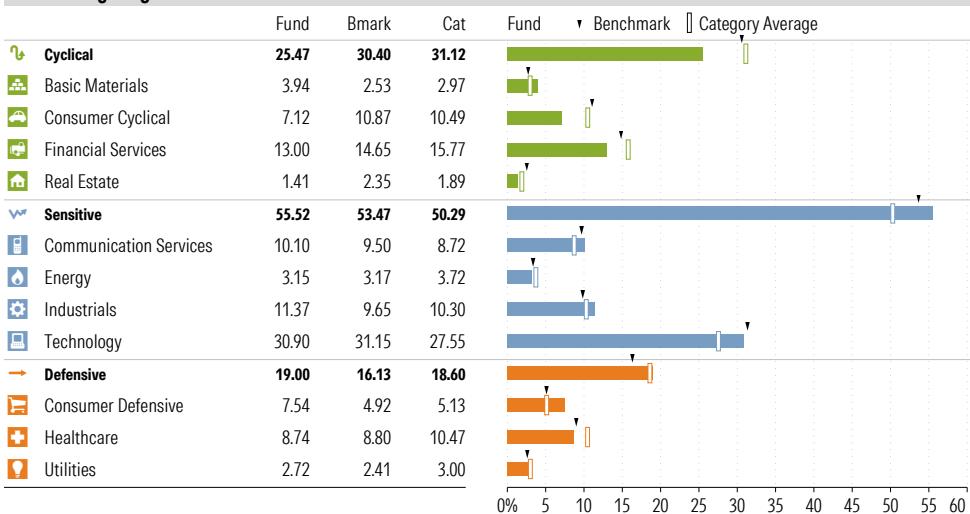
Morningstar Style Box™



Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

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

Total Holdings 3872

Increase Decrease New to Portfolio

American Funds Bond Fund of Amer R6 RBFGX

Morningstar Category
Intermediate Core BondMorningstar Index
Bloomberg US Agg Bond TR USD**Portfolio Manager(s)**

David Hoag since 03-2009
 Fergus MacDonald since 10-2015
 Pramod Atluri since 01-2016
 Chit Purani since 03-2023
 John Queen since 03-2025

Quantitative Screens

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

Management: The fund's management has been in place for 16.59 years.

Style Consistency is not calculated for Fixed Income funds.

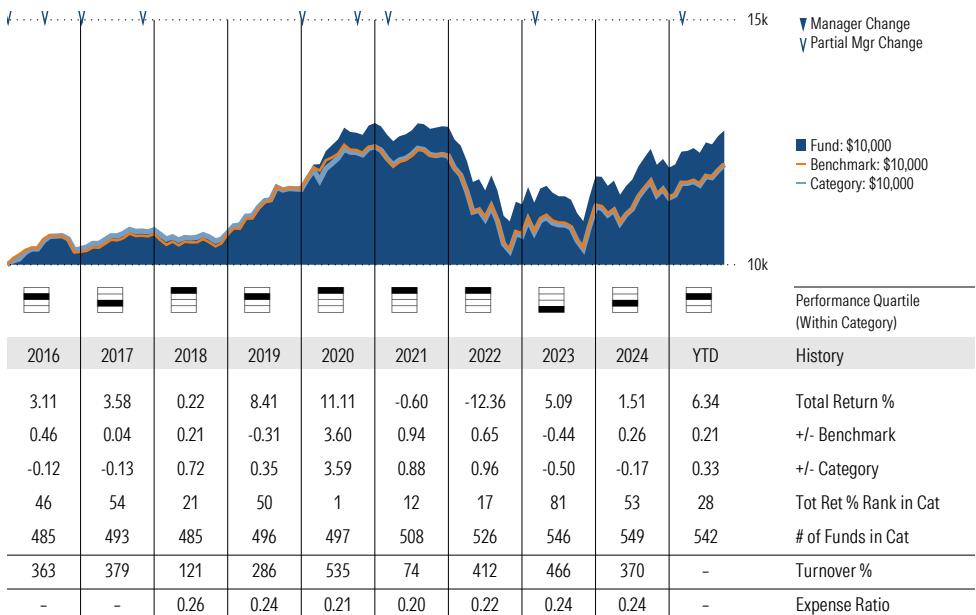
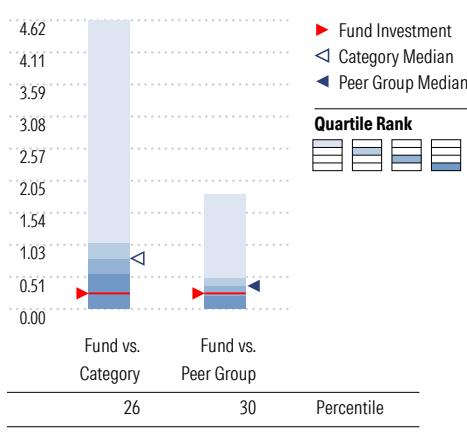
Net Expense: The fund's expense ratio of 0.24 is 52% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	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	0.10	-	0.07
Beta	1.00	-	0.99
R-Squared	99.54	-	98.24
Standard Deviation	6.44	6.44	6.42
Sharpe Ratio	0.03	0.02	0.02
Tracking Error	0.44	-	0.79
Information Ratio	0.21	-	-0.08
Up Capture Ratio	100.70	-	98.59
Down Capture Ratio	99.86	-	97.60

Portfolio Metrics

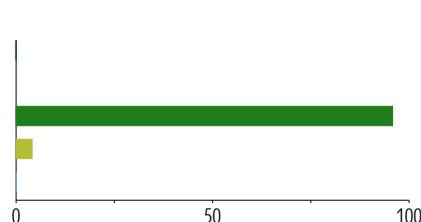
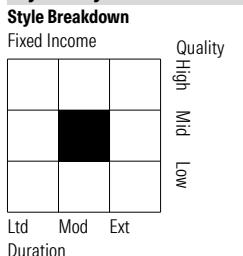
	Fund	Bmark	Cat
Avg Eff Duration	5.79	4.43	5.54
Avg Eff Maturity	-	-	8.01

American Funds Bond Fund of Amer R6 RBFGX

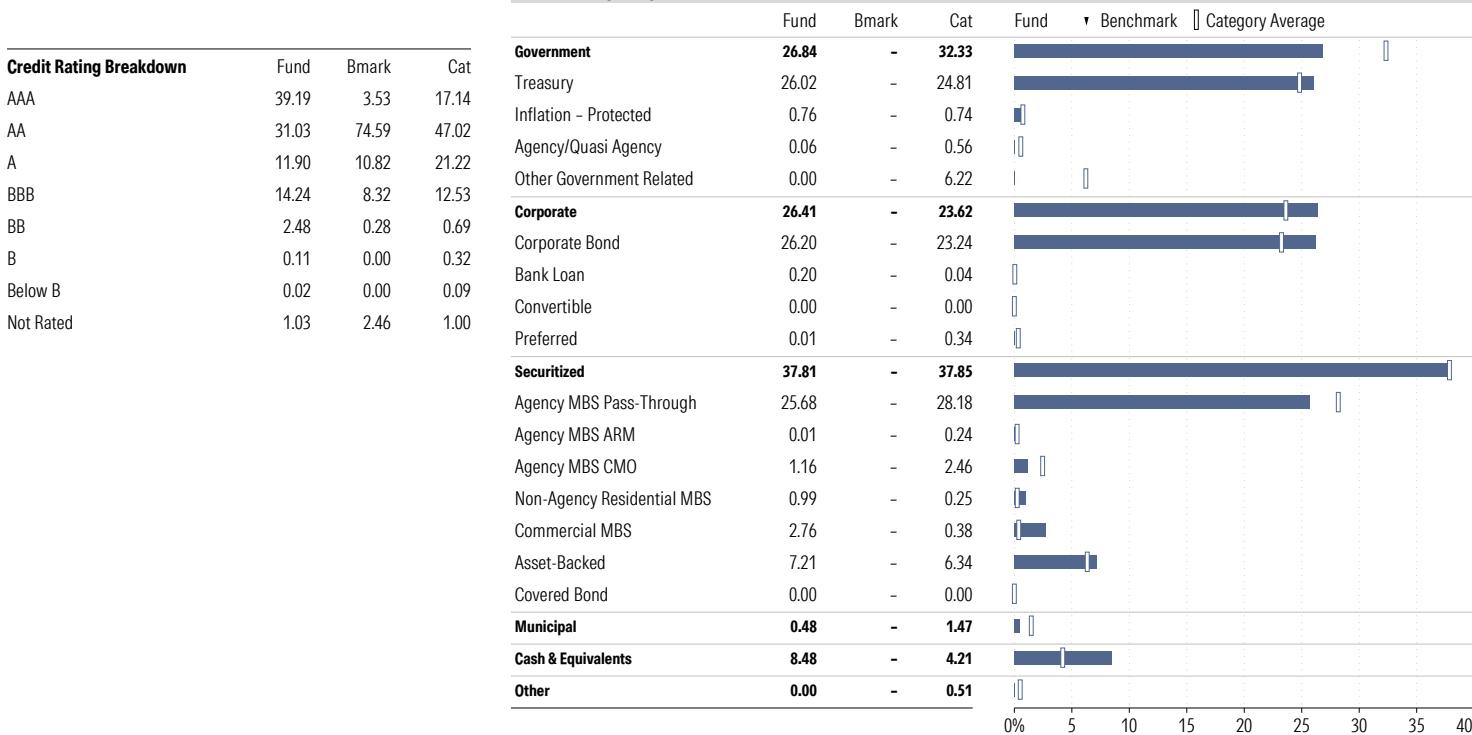
Morningstar Category
Intermediate Core BondMorningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



Top 10 Holdings as of 09-30-2025

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Capital Group Central Cash Fund	-	8.07	8.07	-
⊗ Cash And Other Assets Less Liabilities	-	4.82	12.90	-
⊕ United States Treasury Notes 3.875%	07-2030	2.37	15.27	-
⊕ United States Treasury Notes 3.875%	07-2027	1.83	17.09	-
⊖ United States Treasury Notes 4.375%	07-2026	1.27	18.36	-
⊕ United States Treasury Bonds 4.75%	08-2055	1.06	19.42	-
⊕ Federal National Mortgage Association 2.5%	11-2055	1.05	20.47	-
⊖ United States Treasury Notes 3.75%	06-2027	0.92	21.39	-
⊕ United States Treasury Notes 4.25%	08-2035	0.86	22.25	-
⊕ Federal National Mortgage Association 6.5%	11-2055	0.81	23.06	-

Total Holdings 5443

⊕ Increase ⊖ Decrease ⊗ New to Portfolio

American Funds New World R6 RNWX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✓ Management: The fund's management has been in place for 26.31 years.

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

✓ Net Expense: The fund's expense ratio of 0.57 is 47.22% lower than the Diversified Emerging Mkts category average.

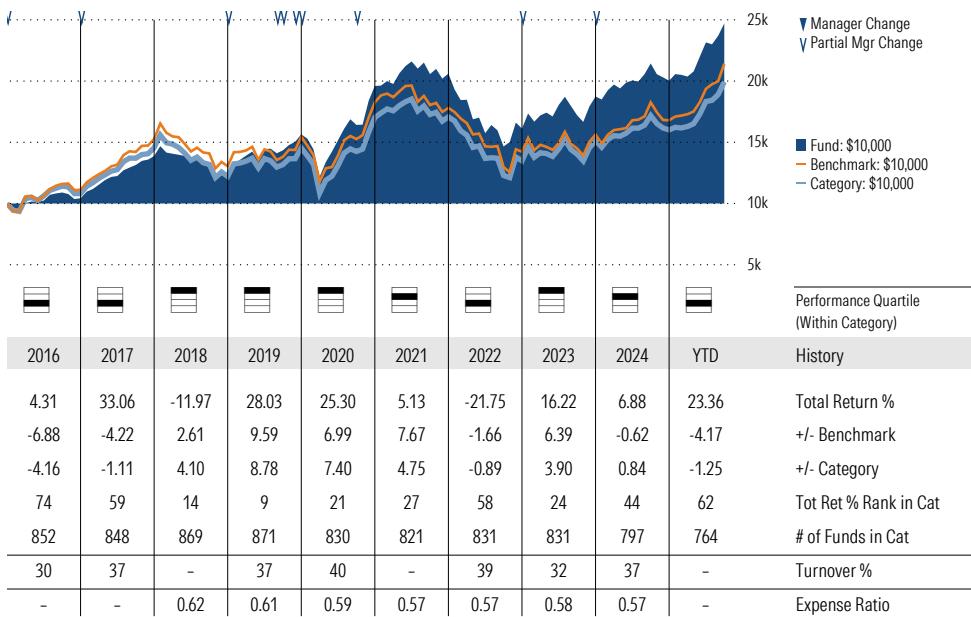
Morningstar Investment Management LLC Analysis

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

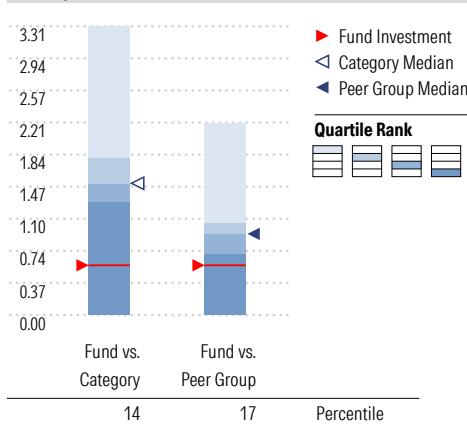
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

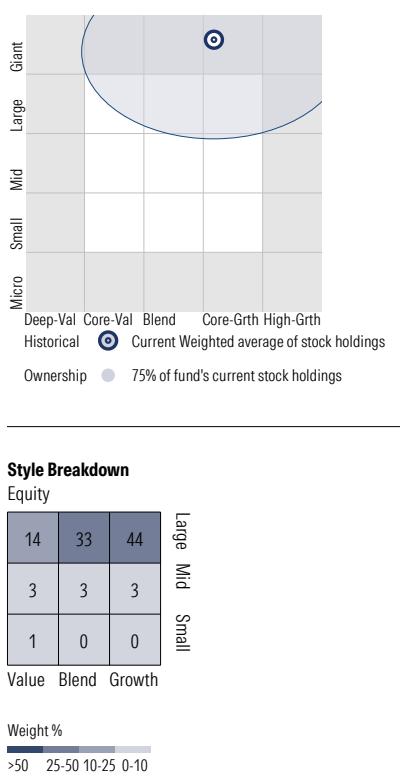
	Fund	Bmark	Cat
Price/Earnings Ratio	16.62	14.23	13.69
Price/Book Ratio	3.14	2.02	2.08
Geom Avg Mkt Cap \$B	95.48	65.29	69.39
ROE	26.38	19.48	21.18

American Funds New World R6 RNWX

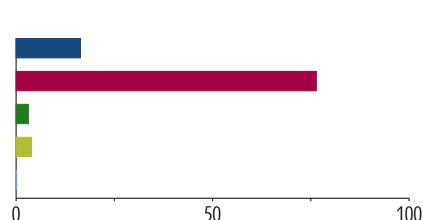
Morningstar Category: Diversified Emerging Mkts
Morningstar Index: MSCI EM NR USD

Style Analysis as of 09-30-2025

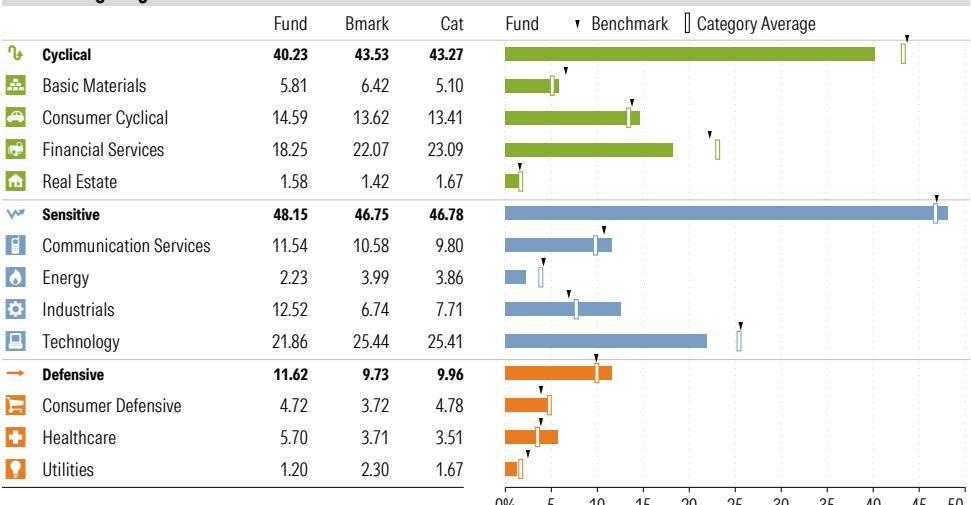
Morningstar Style Box™



Asset Allocation as of 09-30-2025

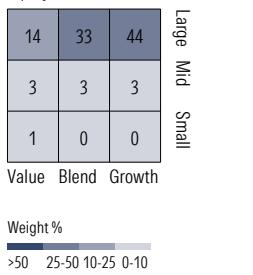


Sector Weighting as of 09-30-2025

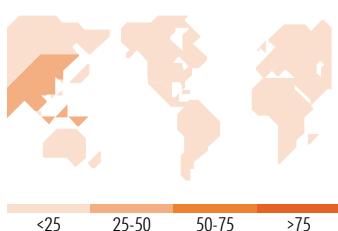


Style Breakdown

Equity



World Regions % Equity 09-30-2025



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

Top 10 Holdings as of 09-30-2025

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

Total Holdings 593

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

Christopher Lin since 04-2025

Daniel Kelley since 04-2025

Quantitative Screens

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

✗ Management: The fund's management team has been in place for less than three 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 0.55 is 39.56% lower than the Large Growth category average.

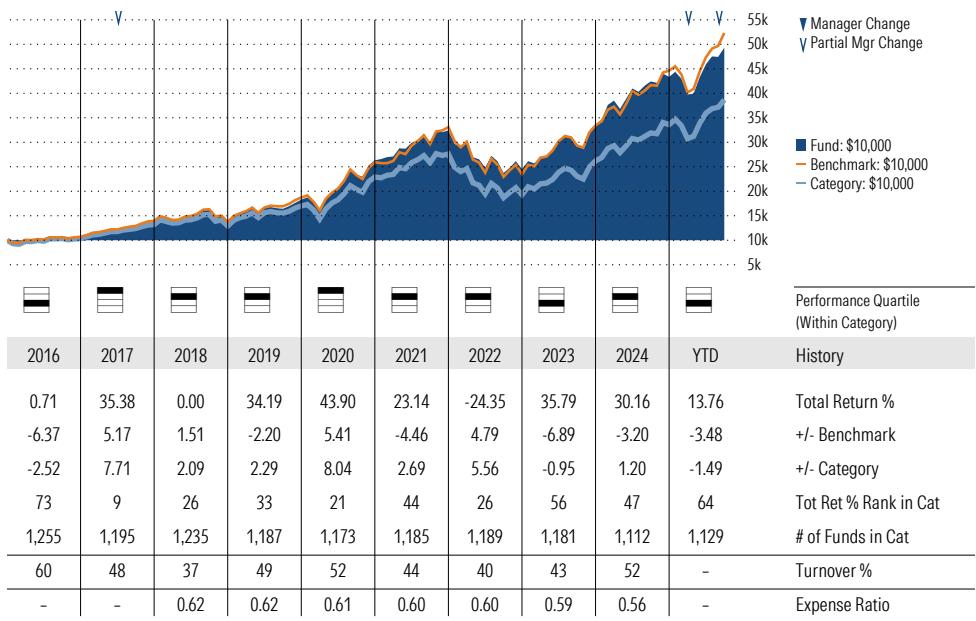
Morningstar Investment Management LLC Analysis

This fund fails the management screen as this strategy's managers were added to contrafund and 2 new managers took over here. They are both talented and experienced investors, so we do not have concerns.

ESG Metrics

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

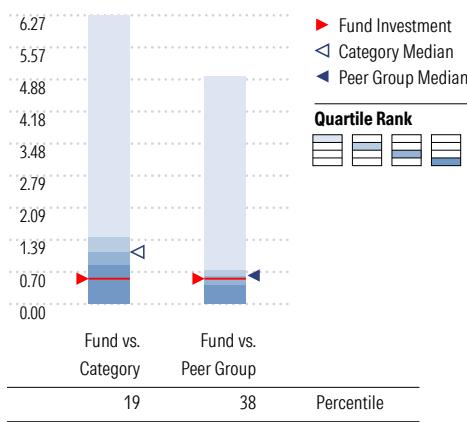
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

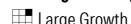
	Fund	Bmark	Cat
Alpha	-1.18	-	-2.66
Beta	0.93	-	1.00
R-Squared	95.21	-	89.18
Standard Deviation	15.14	15.91	16.99
Sharpe Ratio	1.38	1.51	1.27
Tracking Error	3.50	-	5.53
Information Ratio	-1.14	-	-0.74
Up Capture Ratio	90.78	-	95.21
Down Capture Ratio	95.97	-	107.36

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	34.16	38.61	35.44
Price/Book Ratio	8.45	13.60	10.12
Geom Avg Mkt Cap \$B	529.63	897.90	697.70
ROE	39.93	45.99	39.98

Fidelity Advisor Equity Growth Z FZAFX

Morningstar Category

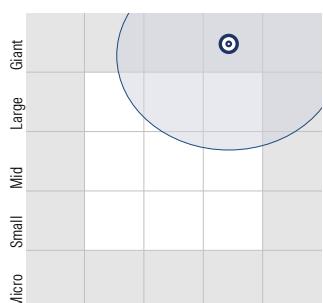


Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



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

Ownership 75% of fund's current stock holdings

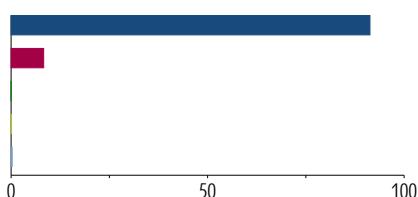
Style Breakdown

Equity

	6	38	38
	2	7	8
	0	0	1
Value			
Blend			
Growth			

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

Asset Allocation as of 09-30-2025



Asset Class

Net %

Cat%

US Stocks

91.31

93.93

Non-US Stocks

8.29

4.15

Bonds

0.03

-0.02

Cash

0.11

0.20

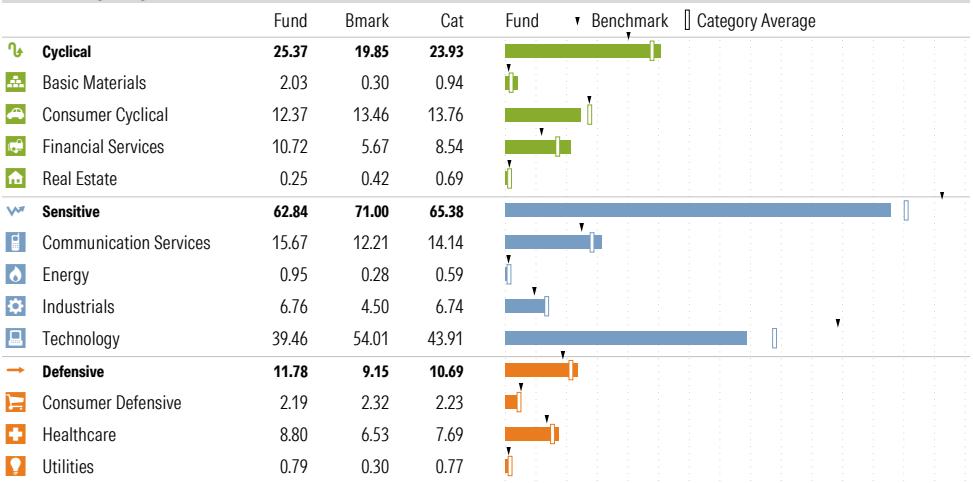
Other

0.27

1.75

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



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

Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
NVIDIA Corp	13.01	13.01	38.96	Technology
Microsoft Corp	8.80	21.81	23.47	Technology
Meta Platforms Inc Class A	4.77	26.58	25.69	Communication Svc
Amazon.com Inc	4.59	31.17	0.08	Consumer Cyclical
Alphabet Inc Class A	4.39	35.56	28.75	Communication Svc
Mastercard Inc Class A	4.36	39.91	8.45	Financial Services
Apple Inc	4.33	44.24	1.99	Technology
Broadcom Inc	4.10	48.35	43.06	Technology
Netflix Inc	2.41	50.75	34.51	Communication Svc
Taiwan Semiconductor Manufacturing Co Ltd ADR	2.20	52.95	42.57	Technology
Oracle Corp	1.79	54.74	69.61	Technology
Eli Lilly and Co	1.74	56.48	-0.58	Healthcare
Alnylam Pharmaceuticals Inc	1.53	58.01	93.79	Healthcare
Visa Inc Class A	1.41	59.42	8.58	Financial Services
Tencent Holdings Ltd	1.31	60.73	-	Communication Svc

Total Holdings 141

Increase Decrease New to Portfolio

Fidelity International Index FSPSX

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

Louis Bottari since 01-2009

Peter Matthew since 08-2012

Robert Regan since 12-2016

Payal Gupta since 06-2019

Navid Sohrabi since 08-2019

Quantitative Screens

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

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

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

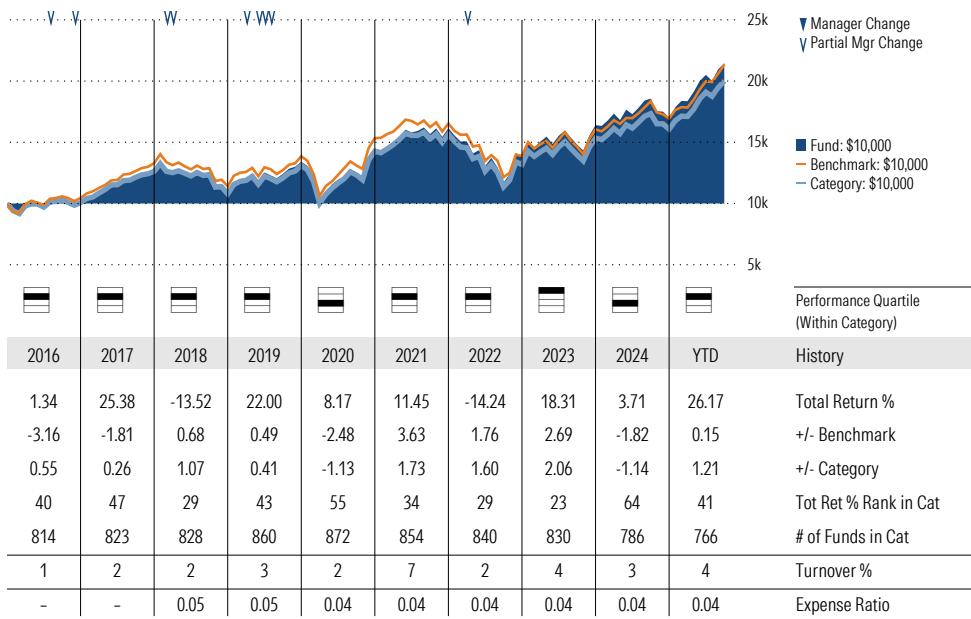
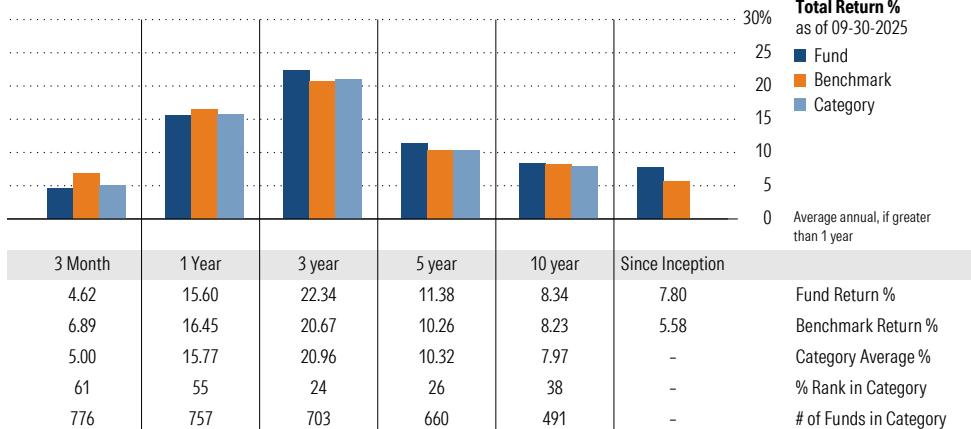
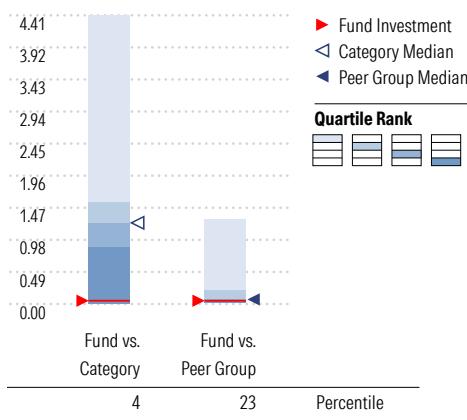
Net Expense: The fund's expense ratio of 0.04 is 94.94% lower than the Foreign Large Blend category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

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

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

3-Year Risk Metrics

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

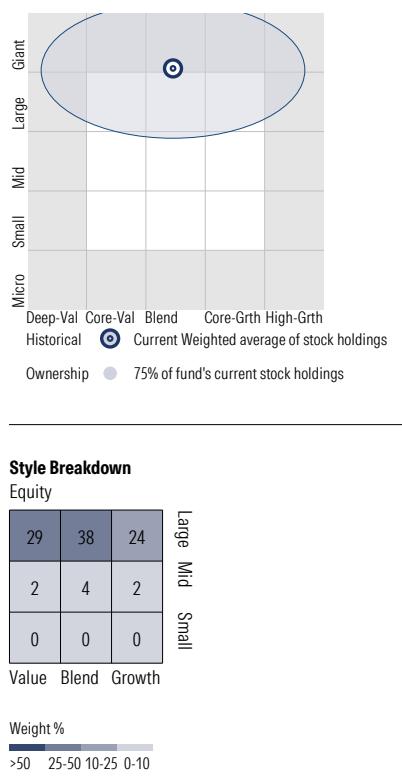
Portfolio Metrics

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

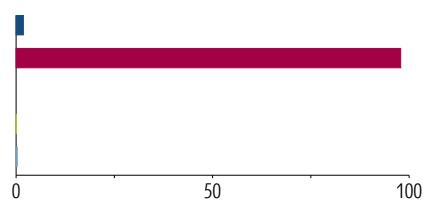
Fidelity International Index FSPSX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



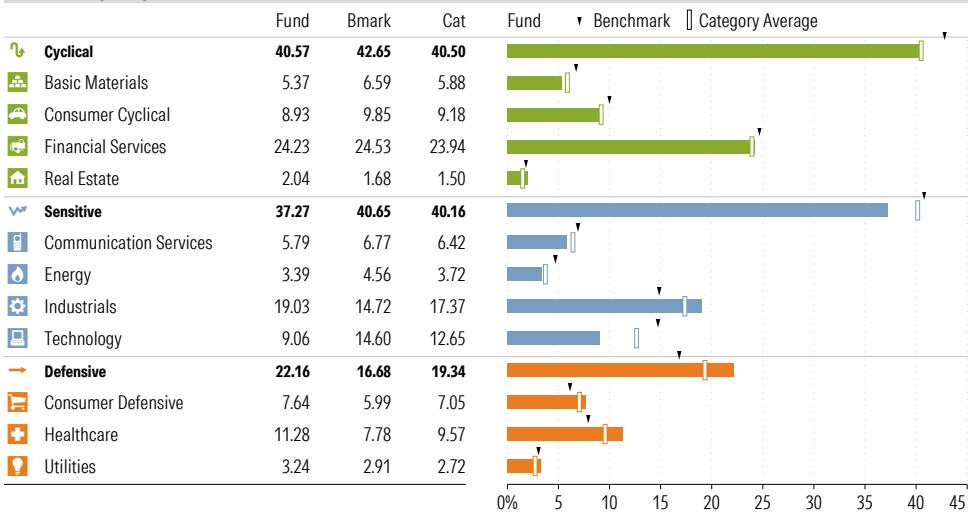
Morningstar Category

Foreign Large Blend

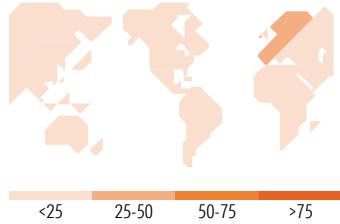
Morningstar Index

MSCI ACWI Ex USA NR USD

Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



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

Top 10 Holdings as of 09-30-2025

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

Total Holdings 708

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Fidelity Mid Cap Index FSMDX

Portfolio Manager(s)

Louis Bottari since 09-2011
 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 Mid-Cap 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 14.07 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 0.03 is 96.25% lower than the Mid-Cap Blend category average.

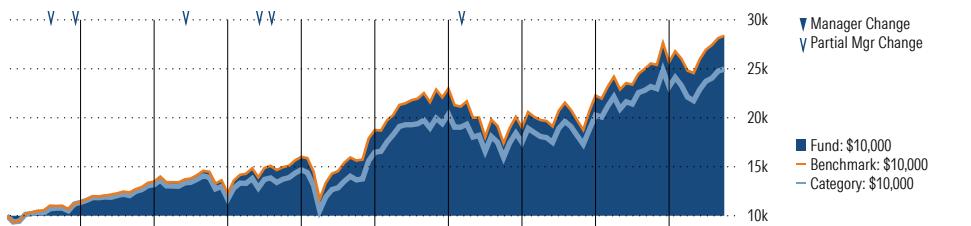
Morningstar Investment Management LLC Analysis

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	Medium Risk	12-31-2022

Growth of \$10,000

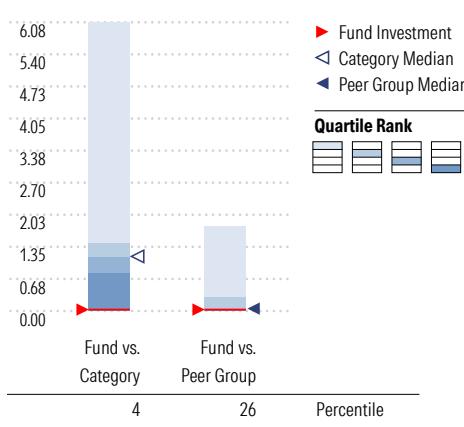


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
13.86	18.47	-9.05	30.51	17.11	22.56	-17.28	17.21	15.35	10.39	Total Return %
0.06	-0.05	0.01	-0.03	0.01	-0.02	0.04	-0.02	0.01	-0.03	+/- Benchmark
-0.28	2.54	2.10	4.30	4.72	-0.84	-3.27	1.21	0.95	2.68	+/- Category
59	24	29	18	21	67	76	34	34	25	Tot Ret % Rank in Cat
405	437	456	449	434	435	444	451	451	468	# of Funds in Cat
16	14	10	12	14	14	12	9	8	15	Turnover %
-	-	0.04	0.03	0.03	0.03	0.03	0.02	0.02	0.02	Expense Ratio

Trailing Performance



Net Expense



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

Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.00	-	-1.41
Beta	1.00	-	0.99
R-Squared	100.00	-	92.88
Standard Deviation	16.74	16.74	17.29
Sharpe Ratio	0.77	0.77	0.65
Tracking Error	0.05	-	4.59
Information Ratio	-0.06	-	-0.56
Up Capture Ratio	99.95	-	97.27
Down Capture Ratio	99.91	-	104.00

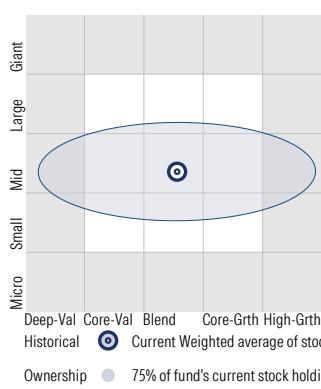
Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	22.39	22.49	22.60
Price/Book Ratio	2.88	2.90	3.19
Geom Avg Mkt Cap \$B	23.16	23.77	16.47
ROE	18.02	17.82	20.59

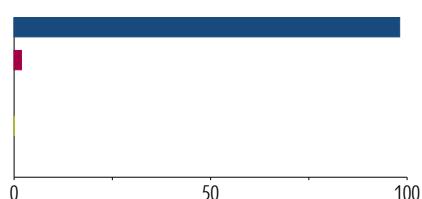
Fidelity Mid Cap Index FSMDX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



Morningstar Category

Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

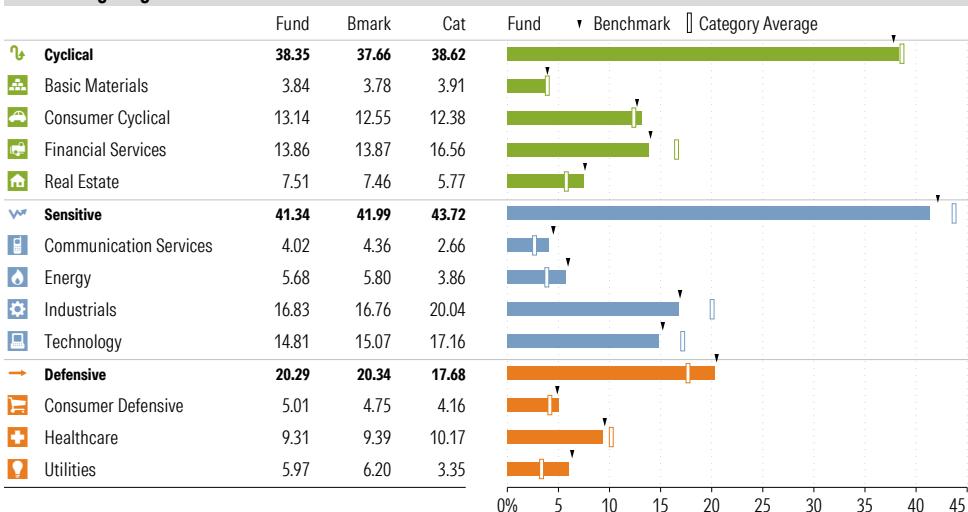
Asset Class

Net %

Cat%

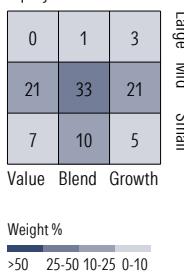
US Stocks	98.11	93.09
Non-US Stocks	1.87	3.44
Bonds	0.00	-0.02
Cash	0.01	0.86
Other	0.00	2.65
Total	100.00	100.00

Sector Weighting as of 09-30-2025



Style Breakdown

Equity



Weight %



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Royal Caribbean Group	0.73	0.73	41.35	Consumer Cyclical
⊕ Robinhood Markets Inc Class A	0.61	1.35	-	Financial Services
⊕ Bank of New York Mellon Corp	0.60	1.95	43.73	Financial Services
⊕ Roblox Corp Ordinary Shares - Class A	0.56	2.51	139.41	Communication Svc
⊕ Howmet Aerospace Inc	0.56	3.07	79.71	Industrials
⊕ Cloudflare Inc	0.51	3.59	99.28	Technology
⊕ Hilton Worldwide Holdings Inc	0.51	4.10	5.15	Consumer Cyclical
⊕ Vistra Corp	0.51	4.61	42.59	Utilities
⊕ Coinbase Global Inc Ordinary Shares - Class A	0.50	5.11	35.92	Financial Services
⊕ United Rentals Inc	0.50	5.61	36.28	Industrials
⊕ Simon Property Group Inc	0.47	6.07	12.66	Real Estate
⊕ Fastenal Co	0.46	6.53	38.21	Industrials
⊕ Digital Realty Trust Inc	0.45	6.98	-0.45	Real Estate
⊕ E-mini S&P MidCap 400 Future Sept 25	0.45	7.43	-	-
⊕ Marathon Petroleum Corp	0.45	7.88	40.12	Energy

Total Holdings 816

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Hartford International Opportunities R6 IHOVX

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

Portfolio Manager(s)

Tara Stilwell since 03-2010

Quantitative Screens

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

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

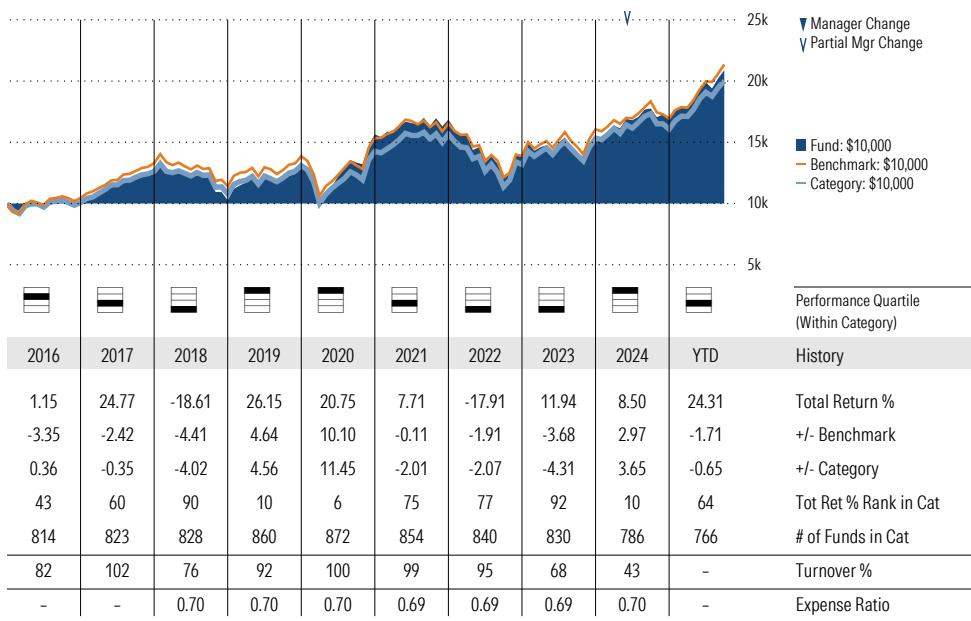
✗ Style: The fund has landed in its primary style box — Large Blend — 50 % of the time over the past three years.

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

Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



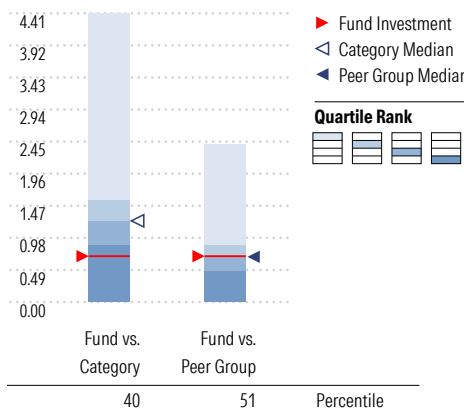
ESG Metrics

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

Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

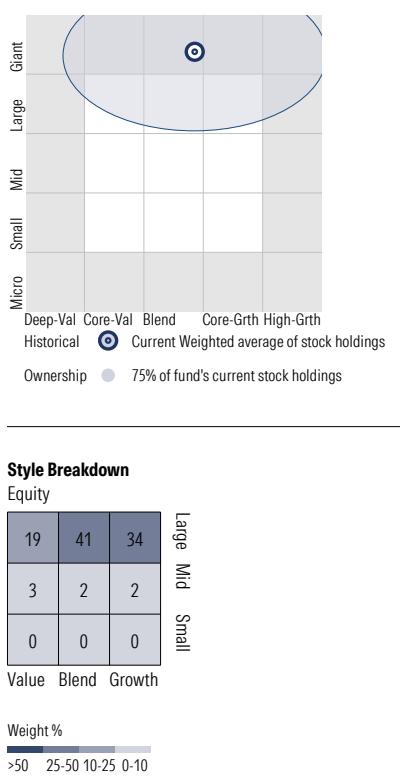
	Fund	Bmark	Cat
Price/Earnings Ratio	17.37	16.87	17.69
Price/Book Ratio	2.23	2.07	2.11
Geom Avg Mkt Cap \$B	76.89	62.76	67.92
ROE	17.59	18.05	18.02

Hartford International Opportunities R6 IHOVX

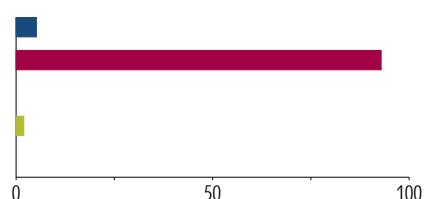
Morningstar Category
Foreign Large BlendMorningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 09-30-2025

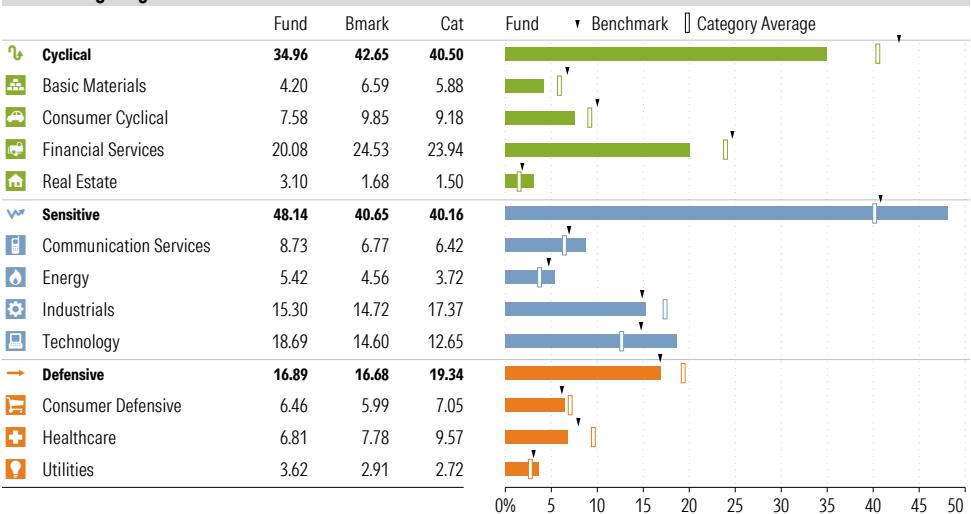
Morningstar Style Box™



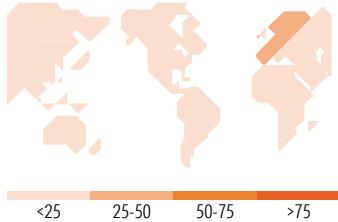
Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



World Regions % Equity 09-30-2025



	Fund %	Cat %		Fund %	Cat %		Fund %
Greater Asia	37.87	35.80	Americas	12.67	10.09	Greater Europe	49.46
Japan	14.61	17.78	North America	9.39	8.74	United Kingdom	18.17
Australasia	0.00	4.20	Central/Latin	3.28	1.35	W euro-ex UK	31.29
Asia-4 Tigers	13.02	7.74				Emrgng Europe	0.00
Asia-ex 4 Tigers	10.24	6.08				Africa	0.00
Not Classified	0.00	0.00					1.26

Top 10 Holdings as of 09-30-2025

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

Total Holdings 91

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan US Equity R6 JUEMX

Portfolio Manager(s)

Scott Davis since 08-2014

Shilpee Raina since 11-2021

Quantitative Screens

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

✓ Management: The fund's management has been in place for 11.13 years.

✗ Style: The fund has landed in its primary style box — Large Blend — 56.25 % of the time over the past three years.

✓ Net Expense: The fund's expense ratio of 0.44 is 36.23% lower than the Large Blend category average.

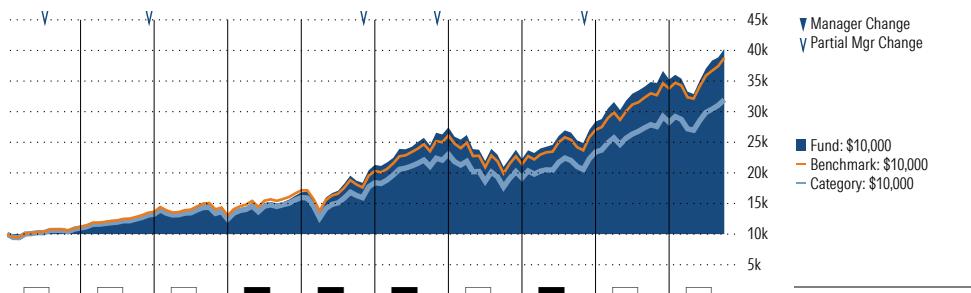
Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	08-31-2025
Carbon Risk Score	Low Risk	12-31-2022
ESG Commitment	2-Basic	03-11-2022

Growth of \$10,000



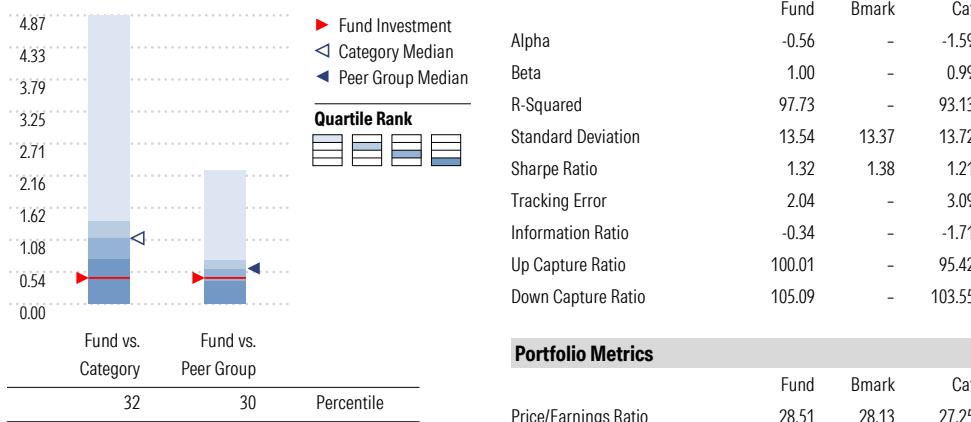
Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
10.91	21.71	-5.86	32.28	26.74	28.80	-18.77	27.35	24.21	14.10	Total Return %
-1.05	-0.12	-1.48	0.79	8.34	0.09	-0.66	1.06	-0.81	-0.73	+/- Benchmark
0.54	1.27	0.41	3.50	10.91	2.73	-1.81	5.03	2.76	1.00	+/- Category
46	32	53	14	3	22	63	17	37	44	Tot Ret % Rank in Cat
1,424	1,406	1,412	1,423	1,418	1,432	1,452	1,457	1,446	1,422	# of Funds in Cat
83	86	97	91	84	-	53	47	53	39	Turnover %
-	-	0.46	0.44	0.44	0.44	0.44	0.44	0.44	0.44	Expense Ratio

Trailing Performance



Total Return % as of 09-30-2025					
Fund	Benchmark	Category			
8.61	15.46	24.25	16.52	15.74	14.87
8.12	17.60	24.94	16.47	15.30	11.24
6.92	14.57	22.31	14.83	13.68	-
14	51	36	17	5	-
1,455	1,395	1,286	1,185	902	-
# of Funds in Category					

Net Expense



32	30	Percentile	Fund	Bmark	Cat
471/1482	280/935	Rank			

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

Morningstar Category

Large Blend

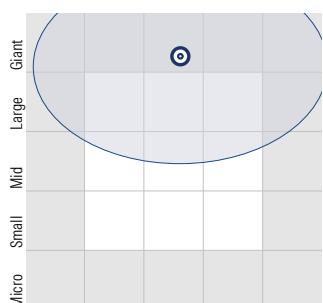
Morningstar Index

S&P 500 TR USD

JPMorgan US Equity R6 JUEMX

Style Analysis as of 09-30-2025

Morningstar Style Box™



Deep-Val Core-Val Blend Core-Grth High-Grth
 Historical Current Weighted average of stock holdings
 Ownership 75% of fund's current stock holdings

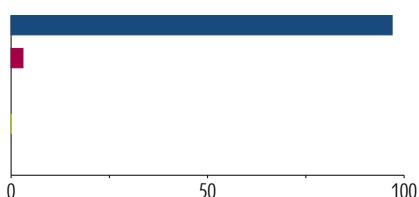
Style Breakdown

Equity

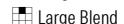
	Value	Blend	Growth	Large	Mid	Small
21	45	20				
2	8	3				
0	0	0				

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

Asset Allocation as of 09-30-2025



Morningstar Category



Morningstar Index

S&P 500 TR USD

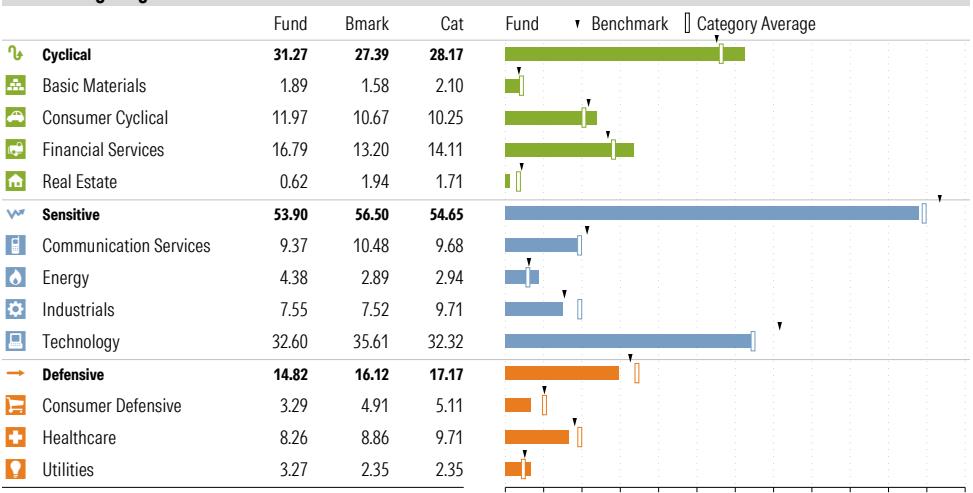
Asset Class

Net %

Cat%

US Stocks	96.95	96.34
Non-US Stocks	3.02	2.03
Bonds	0.00	0.28
Cash	0.03	0.13
Other	0.00	1.21
Total	100.00	100.00

Sector Weighting as of 09-30-2025



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

Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	8.57	8.57	23.47	Technology
NVIDIA Corp	8.24	16.82	38.96	Technology
Apple Inc	6.31	23.13	1.99	Technology
Amazon.com Inc	4.56	27.69	0.08	Consumer Cyclical
Meta Platforms Inc Class A	3.71	31.40	25.69	Communication Svc
Alphabet Inc Class A	3.67	35.06	28.75	Communication Svc
Mastercard Inc Class A	3.06	38.12	8.45	Financial Services
Wells Fargo & Co	3.02	41.14	21.11	Financial Services
Broadcom Inc	2.93	44.07	43.06	Technology
Baker Hughes Co Class A	2.64	46.71	20.45	Energy
American Express Co	2.53	49.24	12.71	Financial Services
NXP Semiconductors NV	2.44	51.68	11.03	Technology
Lowe's Companies Inc	2.40	54.08	3.25	Consumer Cyclical
McDonald's Corp	2.13	56.21	6.66	Consumer Cyclical
Walmart Inc	2.06	58.27	14.85	Consumer Defensive

Total Holdings 53

Increase Decrease New to Portfolio

MFS Value R6 MEIKX

Portfolio Manager(s)

Nevin Chitkara since 05-2006
Katherine Cannan since 12-2019
Thomas Crowley since 12-2024

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 19.35 years.
- Style: The fund has landed in its primary style box – Large Value – 88.24 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 48.24% lower than the Large Value category average.

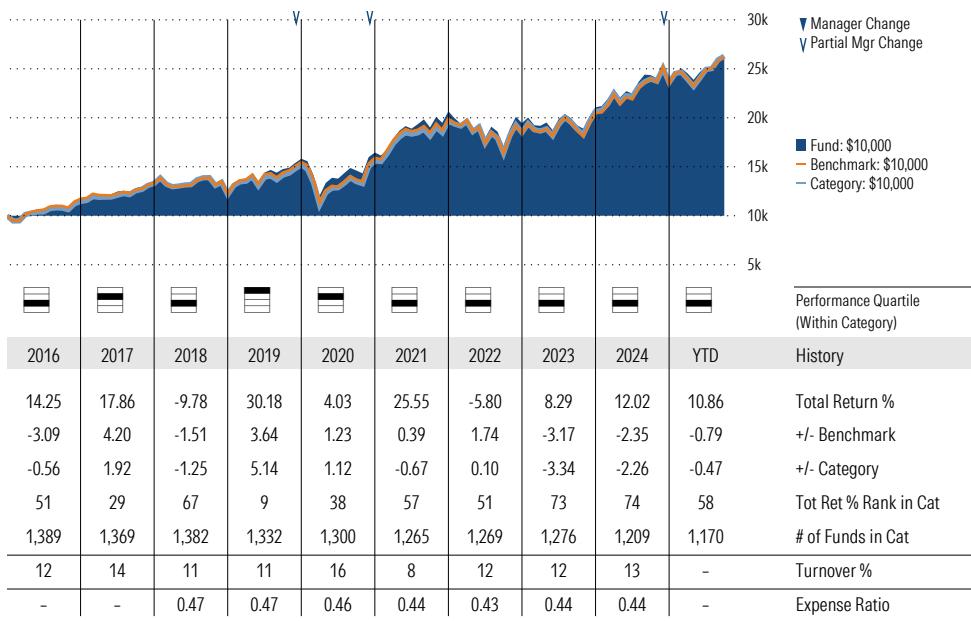
Morningstar Investment Management LLC Analysis

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.

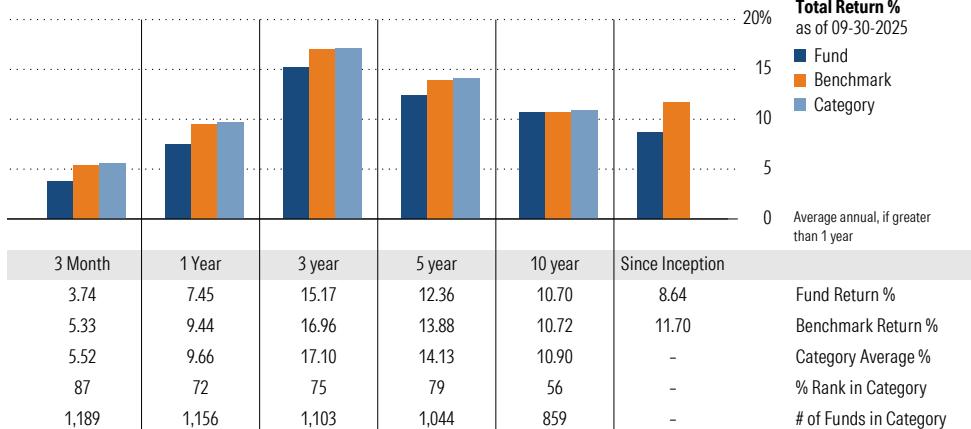
ESG Metrics

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

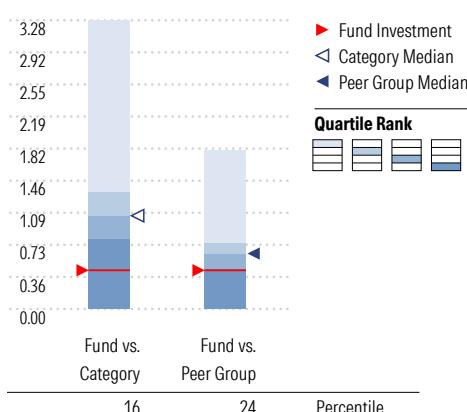
Growth of \$10,000



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.

Morningstar Category

Large Value

Morningstar Index

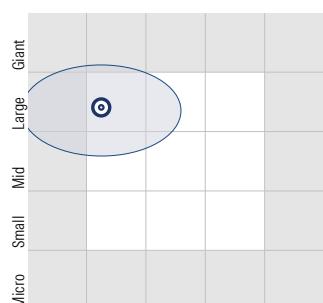
Russell 1000 Value TR USD

Large Value

MFS Value R6 MEIKX

Style Analysis as of 09-30-2025

Morningstar Style Box™

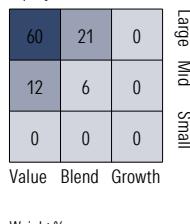


Historical (●) Current Weighted average of stock holdings

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

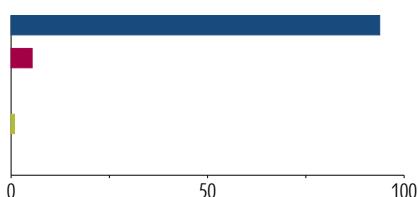
Style Breakdown

Equity



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

Asset Allocation as of 09-30-2025



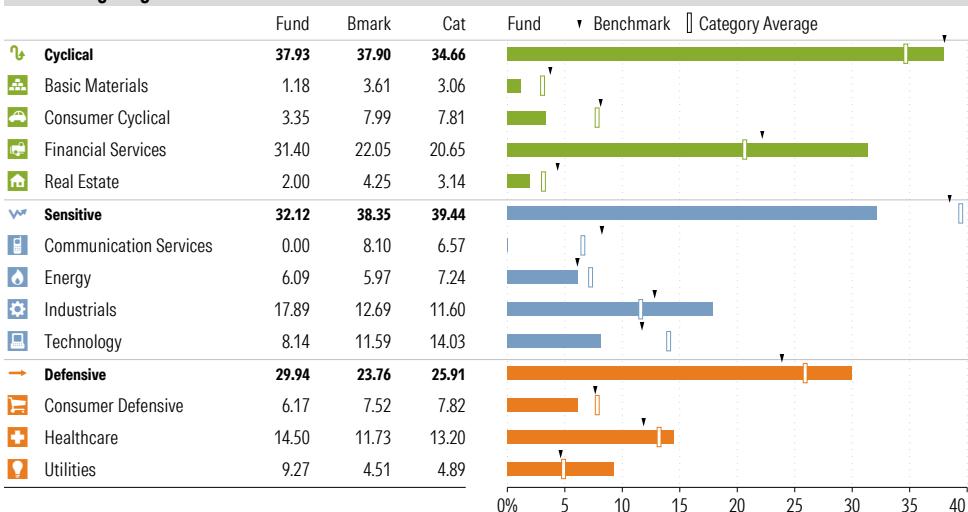
Morningstar Category

Large Value

Morningstar Index

Russell 1000 Value TR USD

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ JPMorgan Chase & Co	4.72	4.72	33.28	Financial Services
⊕ Progressive Corp	3.75	8.47	5.07	Financial Services
⊕ The Cigna Group	2.88	11.35	6.03	Healthcare
⊕ McKesson Corp	2.80	14.15	35.95	Healthcare
⊕ Boeing Co	2.66	16.81	21.94	Industrials
⊕ RTX Corp	2.57	19.38	46.32	Industrials
⊕ American Express Co	2.47	21.86	12.71	Financial Services
⊕ Johnson & Johnson	2.30	24.16	30.87	Healthcare
⊕ Morgan Stanley	2.15	26.31	28.71	Financial Services
⊕ General Dynamics Corp	2.11	28.42	31.09	Industrials
⊕ Marsh & McLennan Companies Inc	2.10	30.51	-3.93	Financial Services
⊕ Duke Energy Corp	2.04	32.56	17.79	Utilities
⊕ Analog Devices Inc	2.03	34.59	17.04	Technology
⊕ Lowe's Companies Inc	2.03	36.61	3.25	Consumer Cyclical
⊕ Exxon Mobil Corp	1.95	38.57	7.58	Energy

Total Holdings 72

⊕ Increase ⊖ Decrease ✶ New to Portfolio

PGIM Jennison Small Company R6 PJSQX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013

Jonathan Shapiro since 07-2018

Quantitative Screens

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

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

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

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

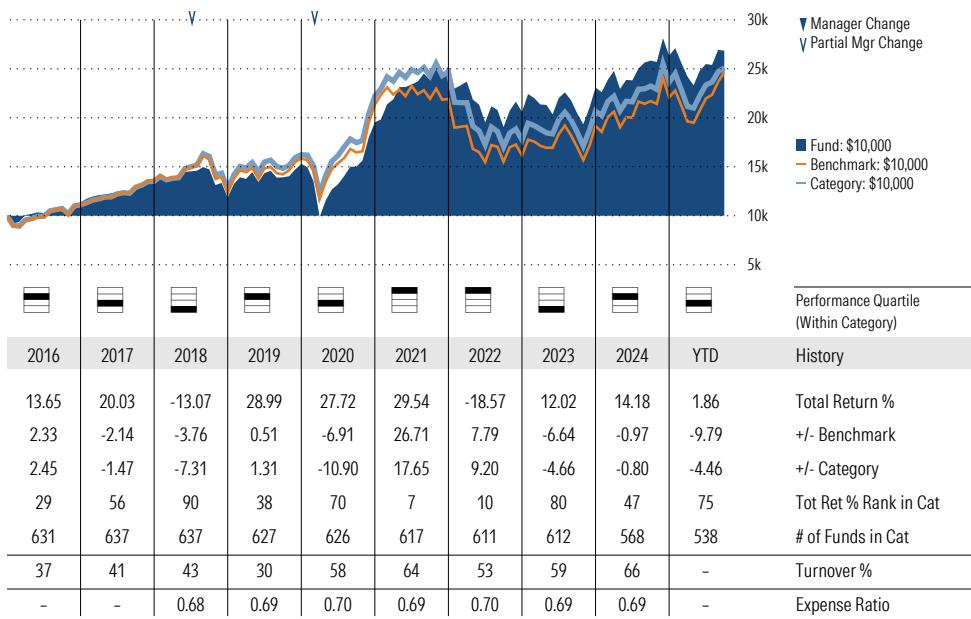
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

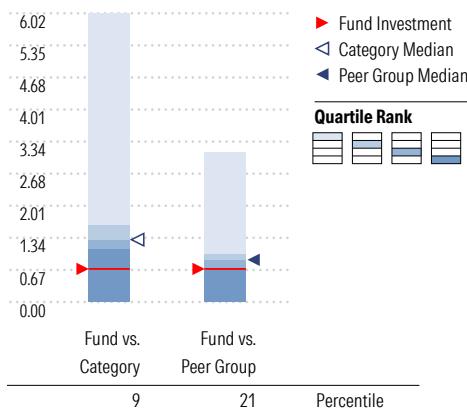
Growth of \$10,000



Trailing Performance



Net Expense



► Fund Investment
 ▲ Category Median
 ▲ Peer Group Median

Quartile Rank
 □ □ □ □

3-Year Risk Metrics

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

Portfolio Metrics

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

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

PGIM Jennison Small Company R6 PJSQX

Morningstar Category

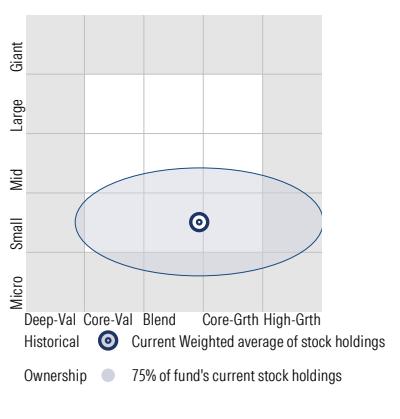


Morningstar Index

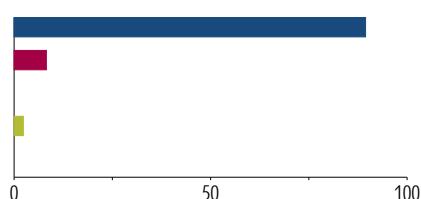
Russell 2000 Growth TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025

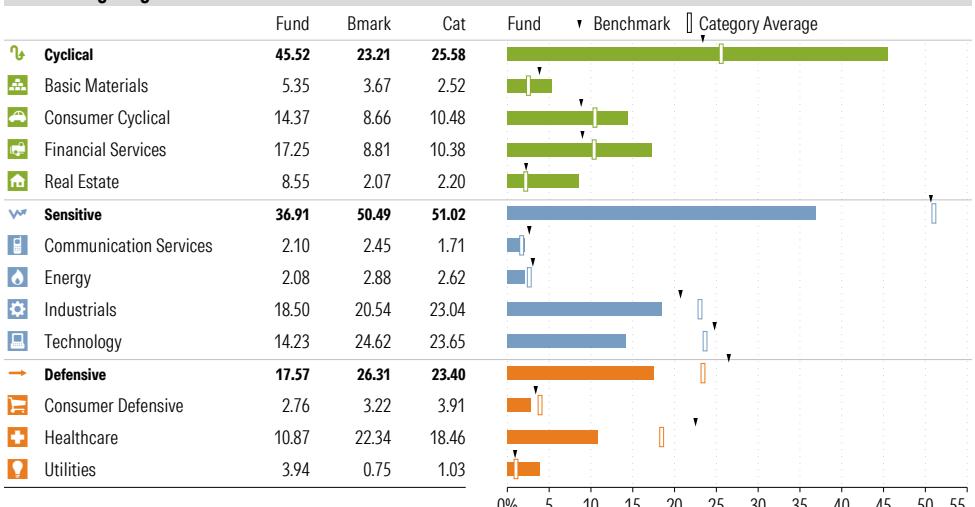


Asset Class

Net %

Cat%

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

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

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

Top 15 Holdings as of 09-30-2025

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

Total Holdings 120

⊕ Increase ⊖ Decrease ✶ New to Portfolio

PIMCO 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

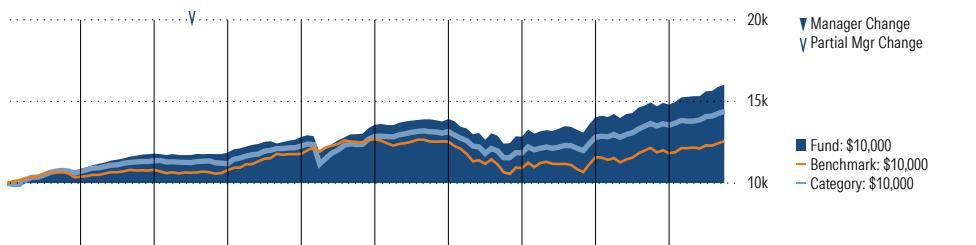
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	08-31-2025

Morningstar Category	Morningstar Index
Multisector Bond	Bloomberg US Universal TR USD

Growth of \$10,000

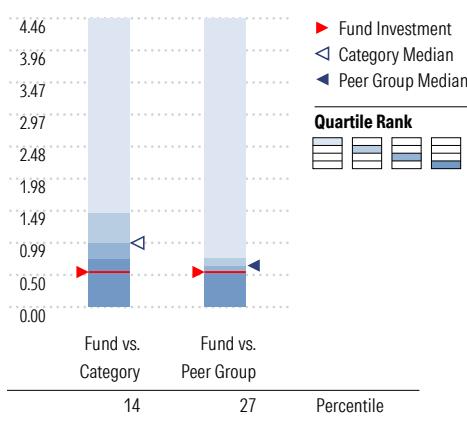


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
8.72	8.60	0.58	8.05	5.80	2.61	-7.81	9.32	5.42	8.29	Total Return %
4.81	4.51	0.83	-1.24	-1.78	3.71	5.18	3.15	3.38	1.98	+/- Benchmark
1.20	2.53	2.10	-1.75	0.96	0.12	2.04	1.19	-0.54	2.00	+/- Category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

Trailing Performance



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.

	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

	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

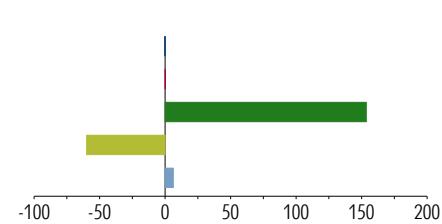
Morningstar Category
Multisector BondMorningstar Index
Bloomberg US Universal TR USD

Style Analysis as of 09-30-2025

Style Breakdown

Fixed Income		Quality
Ltd	Mod	Ext
Duration		
High	Mid	Low

Asset Allocation as of 09-30-2025



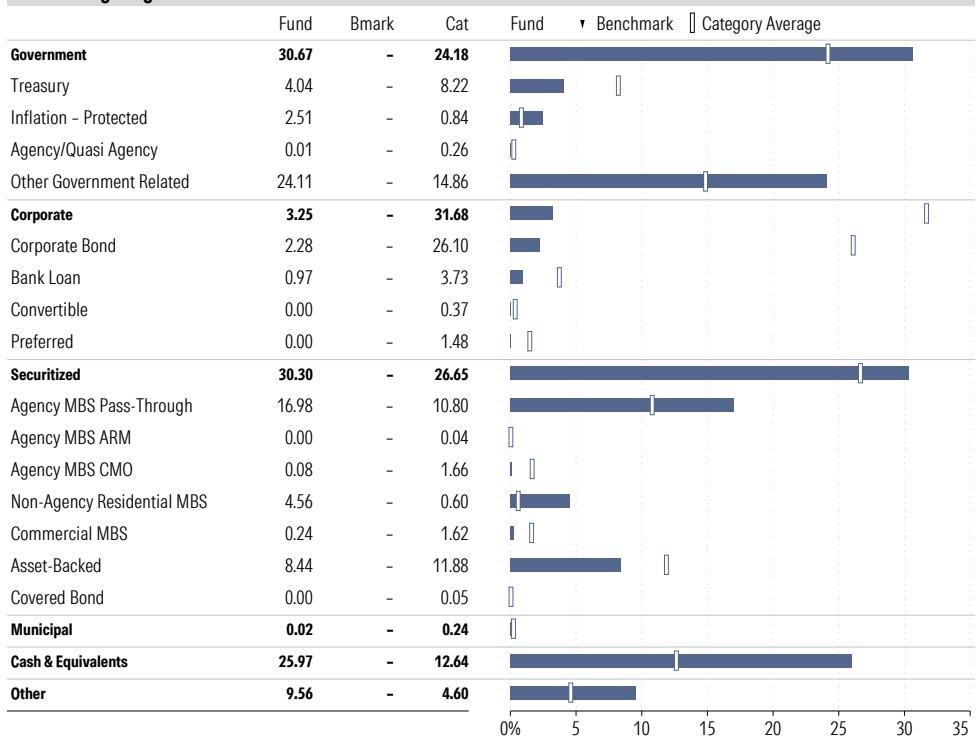
Asset Class

Net %

Cat%

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



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

Top 10 Holdings as of 09-30-2025

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

Total Holdings 10028

+ Increase - Decrease * New to Portfolio

PIMCO Real Return Instl PRRIX

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.

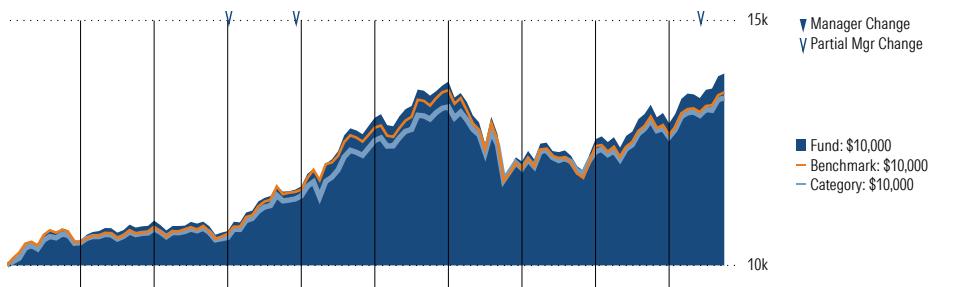
Morningstar Investment Management LLC Analysis

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

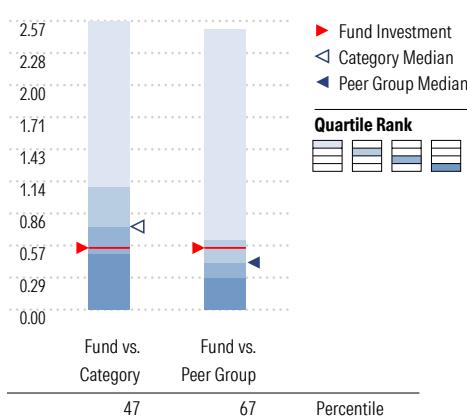


Performance Quartile (Within Category)									
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
5.04	3.92	-1.97	8.52	12.09	5.67	-11.86	3.74	2.59	7.89
0.36	0.91	-0.71	0.09	1.10	-0.29	-0.01	-0.16	0.75	1.02
0.45	1.20	-0.33	0.60	2.08	0.06	-2.88	0.92	0.54	1.28
25	11	68	21	13	34	53	57	16	5
191	184	177	175	160	159	158	158	159	160
102	168	165	254	314	225	104	71	134	227
-	-	0.88	0.98	0.53	0.47	0.47	0.67	0.50	0.55
Expense Ratio									

Trailing Performance



Net Expense



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

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

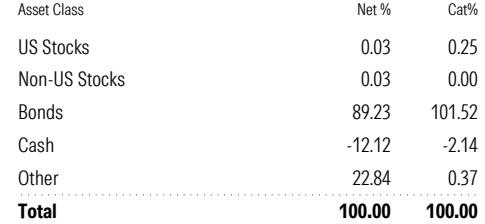
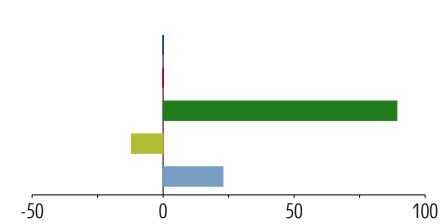
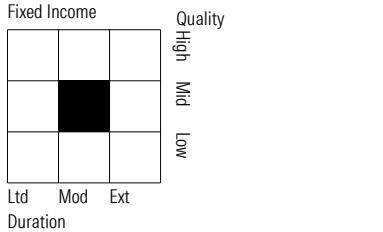
PIMCO Real Return Instl PRRIX

Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025

Morningstar Category
Inflation-Protected Bond

Morningstar Index Bloomberg US Treasury US TIPS TR USD



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	-
<hr/>				
⊕ 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 1023

PIMCO Short-Term Instl PTSHX

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.

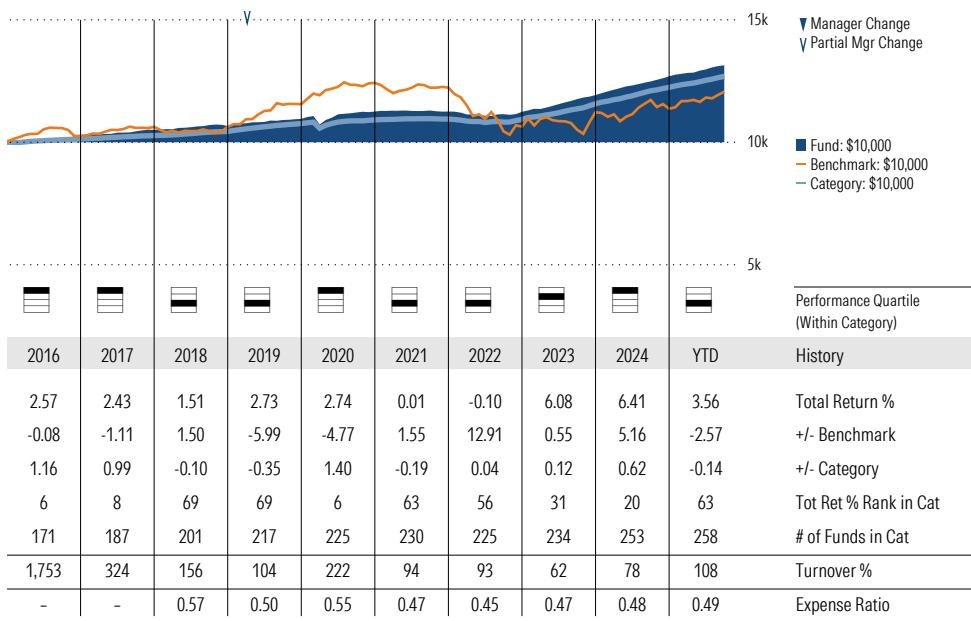
Morningstar Investment Management LLC Analysis

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

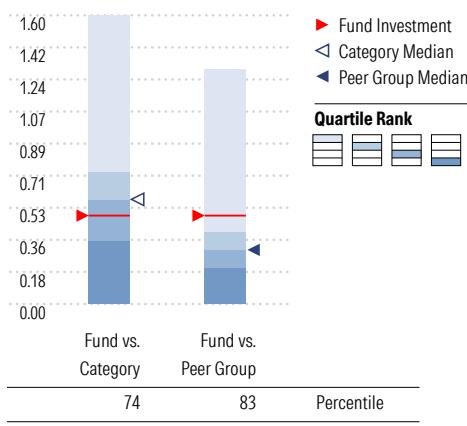
Growth of \$10,000



Trailing Performance



Net Expense



Morningstar Category
Ultrashort Bond

Morningstar Index
Bloomberg US Agg Bond TR USD

15k

Manager Change
Partial Mgr Change

Fund: \$10,000
Benchmark: \$10,000
Category: \$10,000

Performance Quartile
(Within Category)

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
Total Return %	2.57	2.43	1.51	2.73	2.74	0.01	-0.10	6.08	6.41	3.56	
+/- Benchmark	-0.08	-1.11	1.50	-5.99	-4.77	1.55	12.91	0.55	5.16	-2.57	
+/- Category	1.16	0.99	-0.10	-0.35	1.40	-0.19	0.04	0.12	0.62	-0.14	
Tot Ret % Rank in Cat	6	8	69	69	6	63	56	31	20	63	
# of Funds in Cat	171	187	201	217	225	230	225	234	253	258	
Turnover %	1,753	324	156	104	222	94	93	62	78	108	
Expense Ratio	-	-	0.57	0.50	0.55	0.47	0.45	0.47	0.48	0.49	

Total Return %
as of 09-30-2025

Fund
Benchmark
Category

Average annual, if greater
than 1 year

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

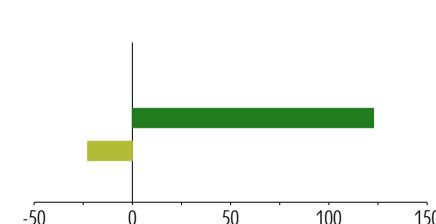
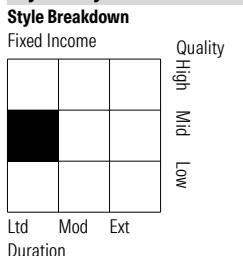
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

PIMCO Short-Term Instl PTSHX

Morningstar Category
Ultrashort BondMorningstar Index
Bloomberg US Agg Bond TR USD

Style Analysis as of 09-30-2025

Asset Allocation as of 09-30-2025



Sector Weighting as of 09-30-2025



0% 5 10 15 20 25 30 35 40

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

Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

Kelly Rush since 12-2000

Anthony Kenkel since 06-2012

Keith Bokota since 11-2013

Quantitative Screens

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

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

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

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

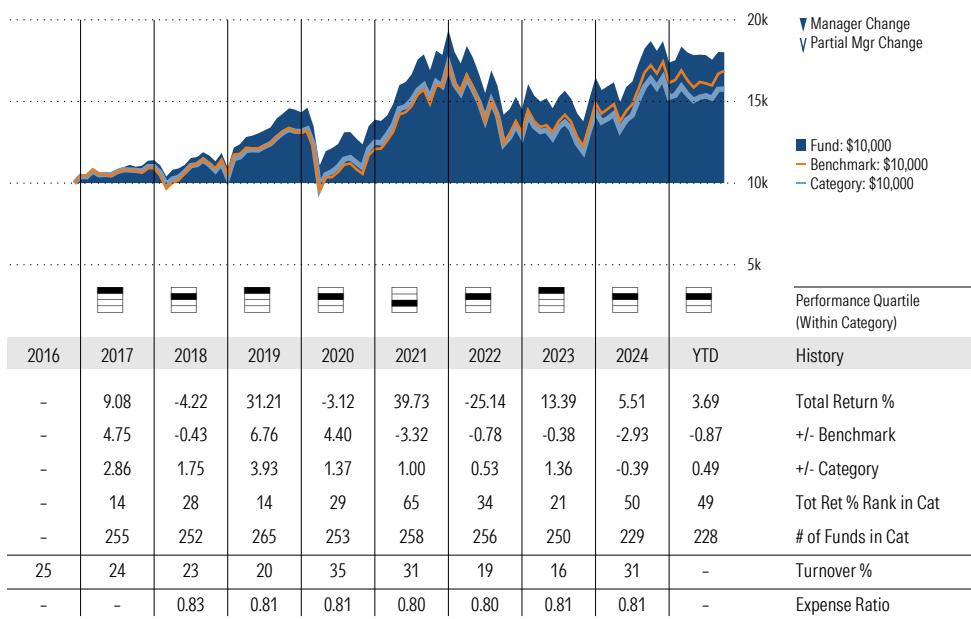
Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

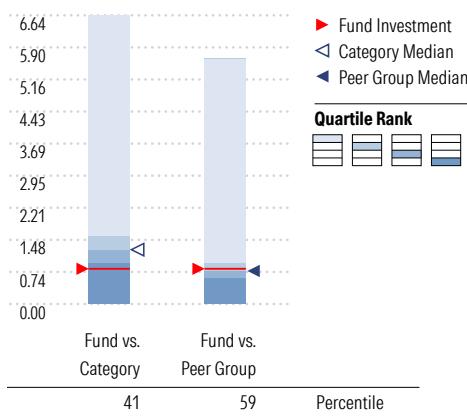
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

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

Portfolio Metrics

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

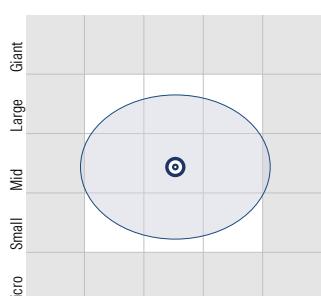
Principal Real Estate Securities Fd R6 PFRSX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 09-30-2025

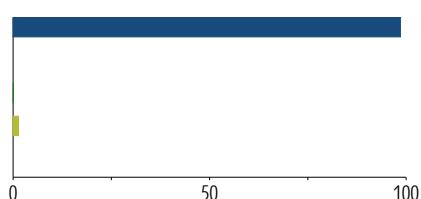
Morningstar Style Box™



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

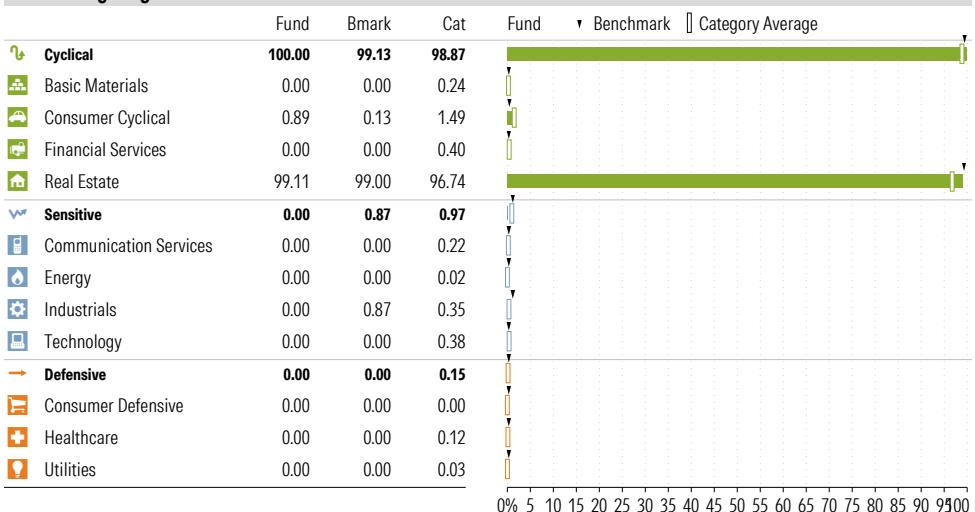
Ownership ● 75% of fund's current stock holdings

Asset Allocation as of 09-30-2025



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

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

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

Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 09-30-2025

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

Total Holdings 38

⊕ Increase ⚪ Decrease ✶ New to Portfolio

Vanguard FTSE Social Index Admiral VFTAX

Portfolio Manager(s)

Gerard O'Reilly since 12-2015
Aaron Choi since 02-2025
Chris Nieves since 02-2025

Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 5 of the 6 years it's been in existence.
- Management: The fund's management has been in place for 9.78 years.
- Style: The fund has landed in its primary style box – Large Blend – 50 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.13 is 81.16% lower than the Large Blend category average.

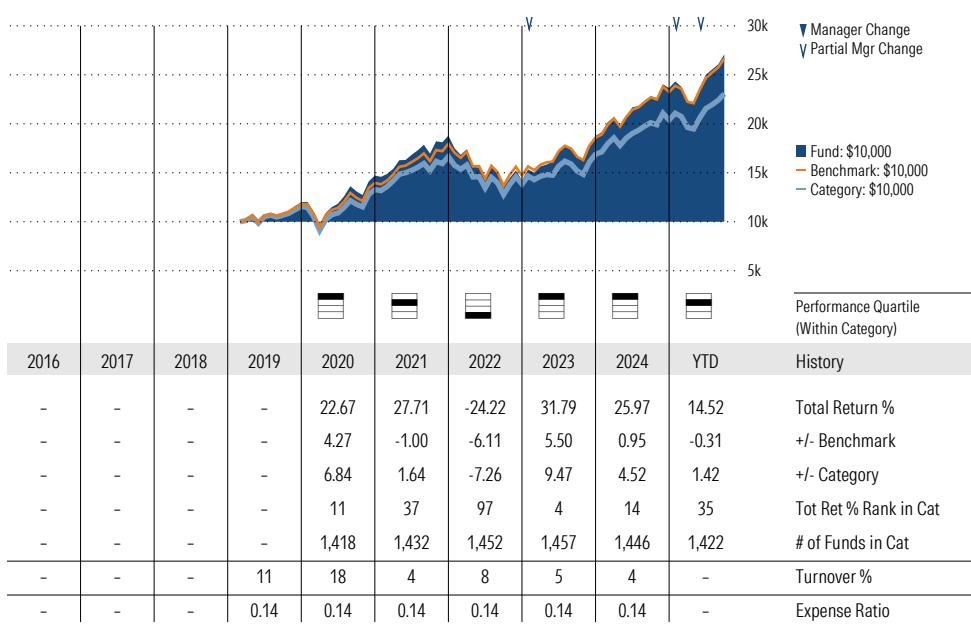
Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen but because it is an index fund we do not regard the failure as significant.

ESG Metrics

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

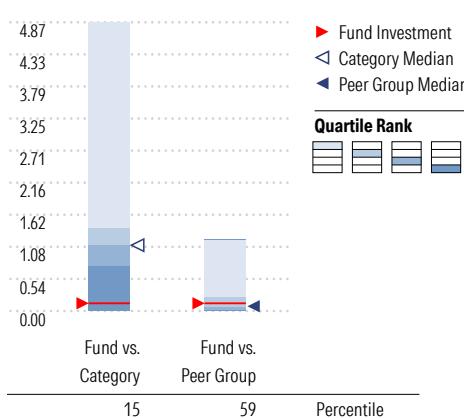
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

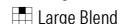
	Fund	Bmark	Cat
Alpha	-0.25	-	-1.59
Beta	1.05	-	0.99
R-Squared	97.73	-	93.13
Standard Deviation	14.23	13.37	13.72
Sharpe Ratio	1.36	1.38	1.21
Tracking Error	2.25	-	3.09
Information Ratio	0.46	-	-1.71
Up Capture Ratio	104.64	-	95.42
Down Capture Ratio	106.13	-	103.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	29.60	28.13	27.25
Price/Book Ratio	5.95	5.10	5.28
Geom Avg Mkt Cap \$B	519.46	439.39	477.25
ROE	37.40	35.20	34.08

Vanguard FTSE Social Index Admiral VFTAX

Morningstar Category

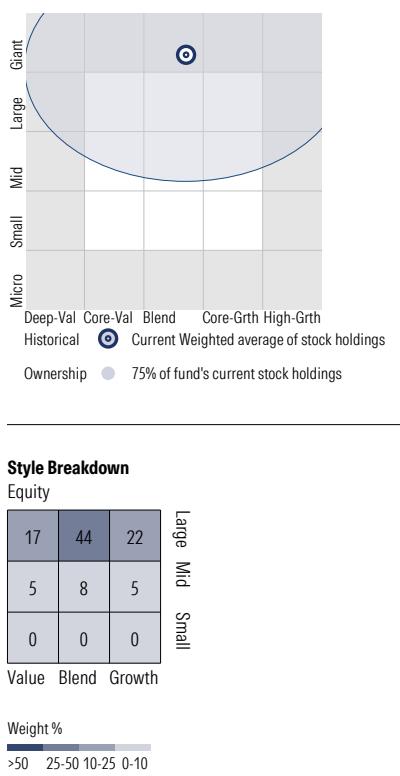


Morningstar Index

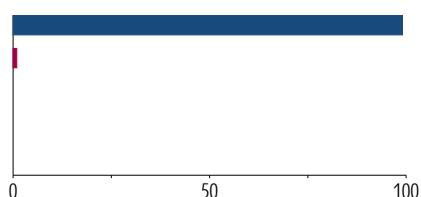
S&P 500 TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025

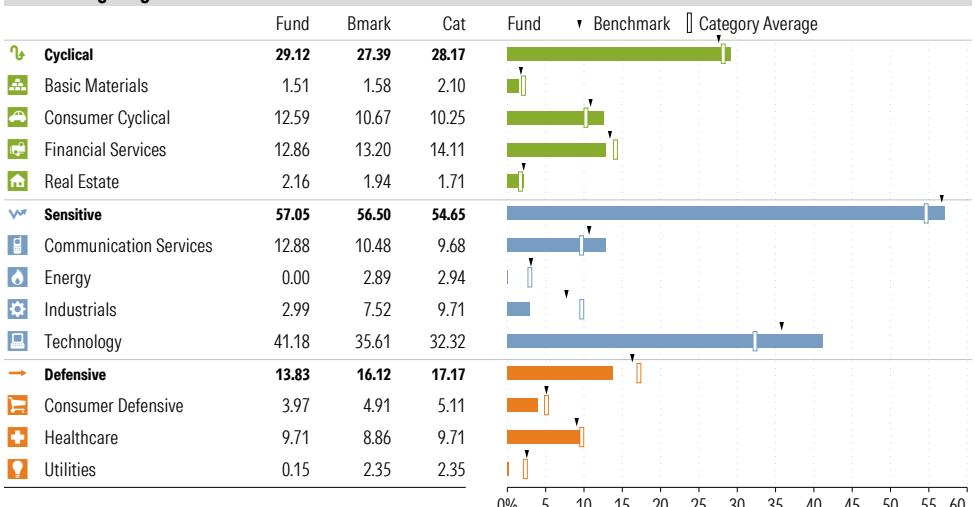


Asset Class

Net %

Cat%

Sector Weighting as of 09-30-2025



Top 15 Holdings as of 09-30-2025

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ NVIDIA Corp	9.10	9.10	38.96	Technology
⊕ Microsoft Corp	8.00	17.10	23.47	Technology
⊖ Apple Inc	7.73	24.83	1.99	Technology
⊕ Amazon.com Inc	4.39	29.21	0.08	Consumer Cyclical
⊕ Meta Platforms Inc Class A	3.34	32.55	25.69	Communication Svc
⊕ Broadcom Inc	3.17	35.73	43.06	Technology
⊕ Alphabet Inc Class A	2.94	38.67	28.75	Communication Svc
⊕ Tesla Inc	2.61	41.28	10.12	Consumer Cyclical
⊕ Alphabet Inc Class C	2.40	43.68	28.21	Communication Svc
⊕ JPMorgan Chase & Co	1.82	45.50	33.28	Financial Services
⊕ Eli Lilly and Co	1.27	46.78	-0.58	Healthcare
⊕ Visa Inc Class A	1.21	47.99	8.58	Financial Services
⊕ Netflix Inc	1.06	49.04	34.51	Communication Svc
⊕ Oracle Corp	0.97	50.01	69.61	Technology
⊕ Mastercard Inc Class A	0.96	50.98	8.45	Financial Services

Total Holdings 390

⊕ Increase ⊖ Decrease ✶ New to Portfolio

Vanguard Small Cap Value Index Admiral VSIAX

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.

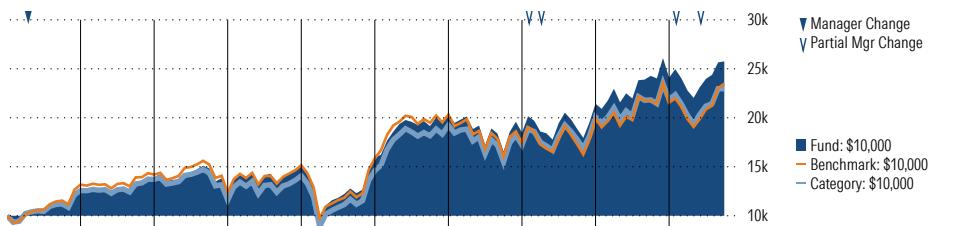
Morningstar Investment Management LLC Analysis

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

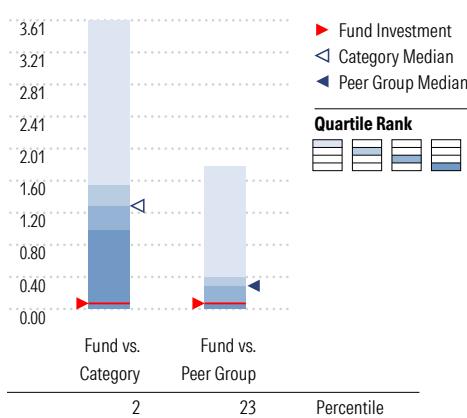


Performance Quartile (Within Category)										
2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	History
24.78	11.80	-12.23	22.76	5.85	28.09	-9.31	15.99	12.39	6.92	Total Return %
-6.96	3.96	0.63	0.37	1.22	-0.18	5.17	1.34	4.34	-2.12	+/- Benchmark
-1.21	3.26	3.23	1.33	1.83	-3.48	0.85	-0.87	3.51	1.95	+/- Category
61	20	16	35	32	68	37	57	18	27	Tot Ret % Rank in Cat
533	537	553	552	527	525	533	531	507	493	# of Funds in Cat
18	19	18	19	26	16	13	16	16	-	Turnover %
-	-	0.07	0.07	0.07	0.07	0.07	0.07	0.07	-	Expense Ratio

Trailing Performance



Net Expense



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

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

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

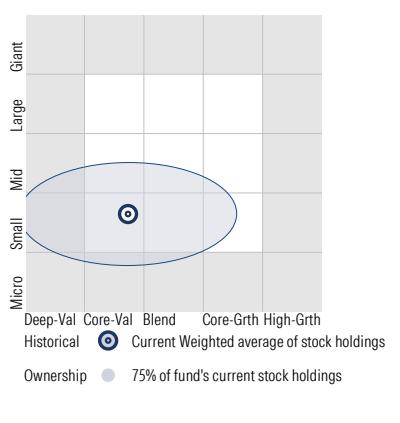


Morningstar Index

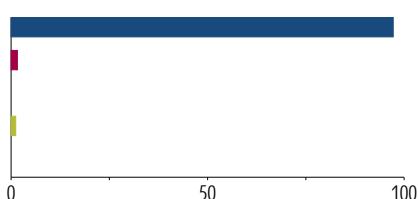
Russell 2000 Value TR USD

Style Analysis as of 09-30-2025

Morningstar Style Box™



Asset Allocation as of 09-30-2025



Asset Class

Net %

Cat%

US Stocks

97.23

95.05

Non-US Stocks

1.60

3.70

Bonds

0.00

0.07

Cash

1.17

1.16

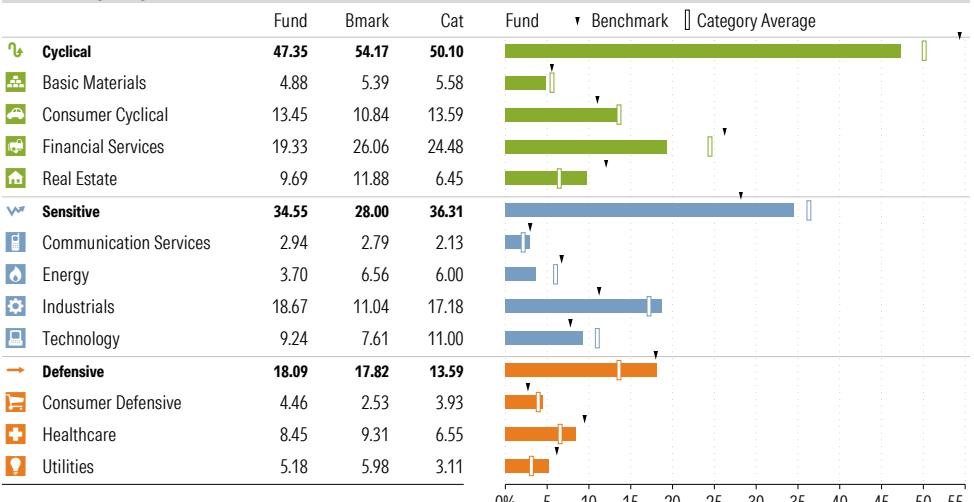
Other

0.00

0.04

Total**100.00****100.00**

Sector Weighting as of 09-30-2025



Style Breakdown

Equity

	Large	Mid	Small
Value	0	1	0
Blend	9	13	2
Growth	36	33	5

Weight %



>50 25-50 10-25 0-10

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