

American Century Mid Cap Value Inv ACMVX

Morningstar Category
Mid-Cap Value

Morningstar Index
Russell Mid Cap Value TR USD

Portfolio Manager(s)

Michael Liss since 03-2004
Phillip Davidson since 03-2004
Kevin Toney since 08-2008
Brian Woglom since 02-2012

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 8 of the 10 years it's been in existence.

Management: The fund's management has been in place for 15.01 years.

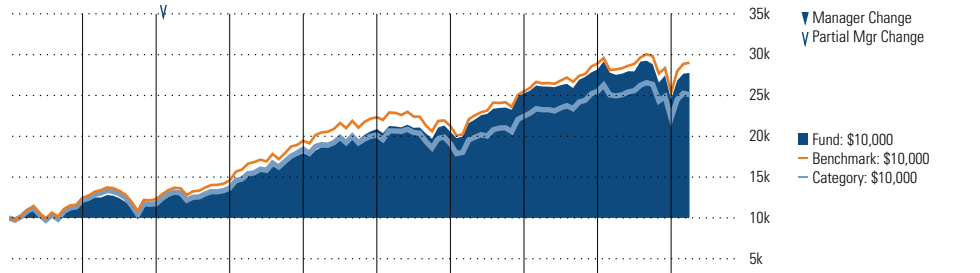
Style: The fund has landed in its primary style box — Mid-Cap Value — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.96 is 9.43% lower than the Mid-Cap Value category average.

Morningstar Investment Management LLC Analysis

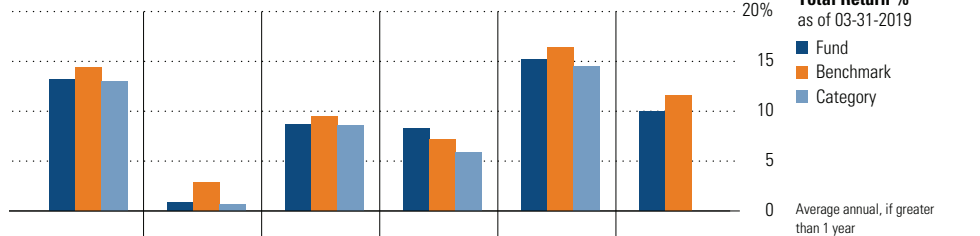
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



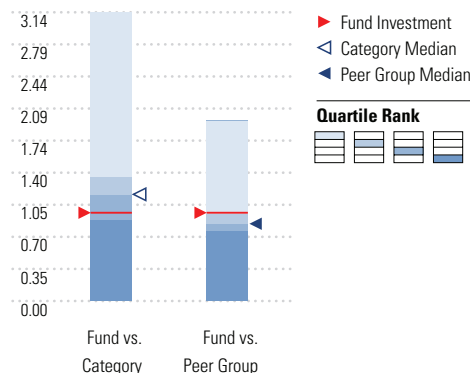
2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
19.57	-0.72	16.44	29.92	16.33	-1.56	22.84	11.58	-13.01	13.21	Total Return %
-5.18	0.66	-2.07	-3.54	1.58	3.22	2.84	-1.76	-0.72	-1.16	+/- Benchmark
-2.35	3.24	-0.16	-5.22	7.02	3.85	4.78	-1.64	-0.15	0.27	+/- Category
76	25	51	88	2	15	15	69	50	52	Tot Ret % Rank in Cat
237	255	281	294	311	345	365	377	414	424	# of Funds in Cat
126	71	82	61	67	66	66	49	47	-	Turnover %
-	-	1.01	1.00	1.00	1.00	1.00	0.98	0.96	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
13.21	0.81	8.69	8.26	15.18	9.94	Fund Return %
14.37	2.89	9.50	7.22	16.39	11.62	Benchmark Return %
12.94	0.66	8.55	5.87	14.46	-	Category Average %
52	44	52	9	38	-	% Rank in Category
424	417	368	318	225	-	# of Funds in Category

Net Expense



Fund vs. Category	Fund vs. Peer Group	Percentile
45	76	
192/422	175/231	Rank

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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.64	-	-1.22
Beta	0.99	-	1.04
R-Squared	95.39	-	91.01
Standard Deviation	12.13	11.94	13.07
Sharpe Ratio	0.64	0.71	0.60
Tracking Error	2.61	-	4.01
Information Ratio	-0.31	-	-0.29
Up Capture Ratio	94.47	-	94.74
Down Capture Ratio	97.02	-	99.49

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	17.98	18.90	17.75
Price/Book Ratio	1.89	1.81	1.74
Geom Avg Mkt Cap \$B	11.80	9.71	8.73
ROE	13.04	11.29	11.96

American Century Mid Cap Value Inv ACMVX

Morningstar Category

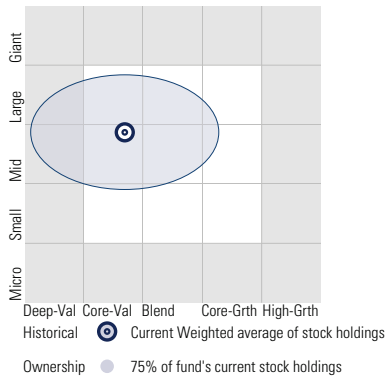
Mid-Cap Value

Morningstar Index

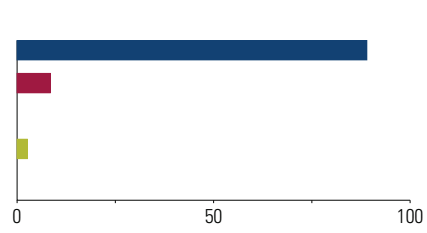
Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2019

Morningstar Style Box™

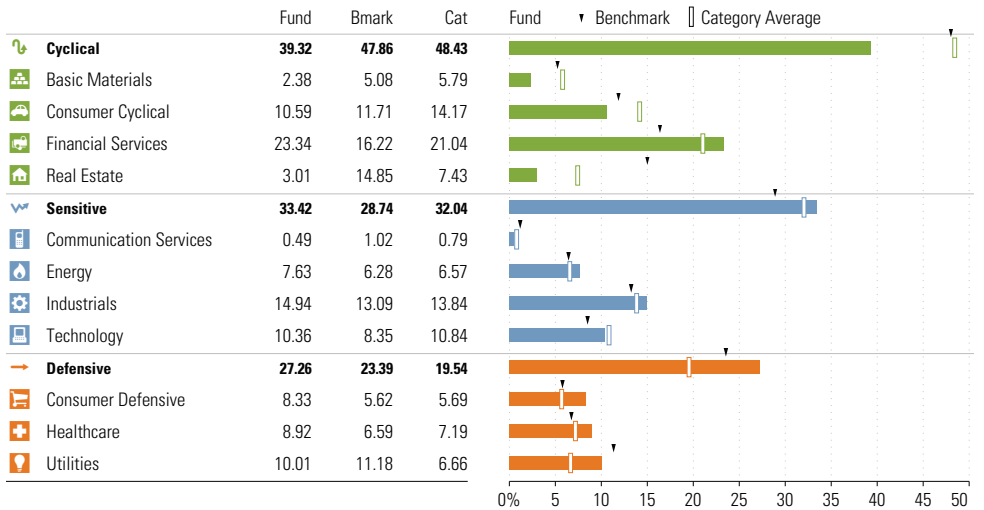


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	88.98	91.83
Non-US Stocks	8.43	4.62
Bonds	0.00	0.05
Cash	2.60	3.35
Other	0.00	0.17
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Style Breakdown



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell Mid-Cap Value ETF	3.02	3.02	-	-
⊕ Northern Trust Corp	3.01	6.03	8.88	Financial Services
⊖ Zimmer Biomet Holdings Inc	2.97	9.00	23.35	Healthcare
⊖ Hubbell Inc	2.61	11.60	19.61	Technology
⊖ BB&T Corp	2.08	13.68	8.34	Financial Services
Xcel Energy Inc	1.96	15.65	14.91	Utilities
⊕ Weyerhaeuser Co	1.93	17.57	22.05	Basic Materials
⊖ Johnson Controls International PLC	1.70	19.27	25.46	Industrials
⊕ Chubb Ltd	1.53	20.80	9.00	Financial Services
⊕ Southwest Airlines Co	1.50	22.30	12.03	Industrials
⊖ Ameriprise Financial Inc	1.49	23.79	23.60	Financial Services
⊖ NorthWestern Corp	1.42	25.22	19.42	Utilities
⊖ Graphic Packaging Holding Co	1.37	26.59	19.41	Consumer Cyclical
⊕ MSC Industrial Direct Co Inc Class A	1.37	27.96	8.35	Industrials
⊕ Quest Diagnostics Inc	1.35	29.30	8.62	Healthcare

Total Holdings 103

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2010 Trgt Date Retire R4 R DATX

Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

Alan Berro since 02-2007
James Lovelace since 02-2007
John Smet since 02-2007
Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Andrew Suzman since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

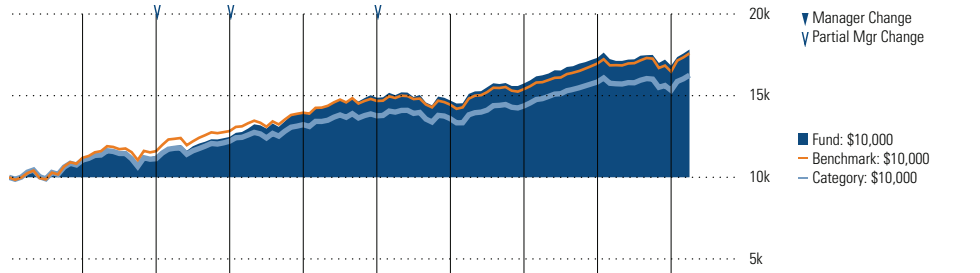
✔ **Performance:** The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 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 0.69 is 1.43% lower than the Target-Date 2000-2010 category average.

Growth of \$10,000

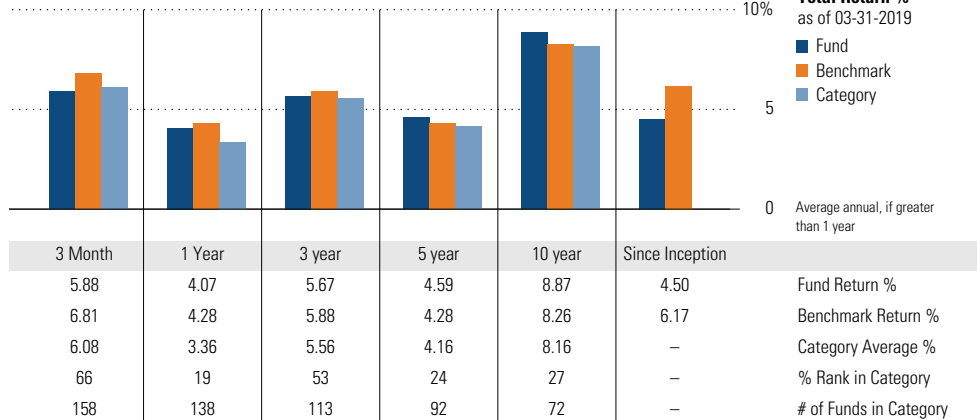


2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
9.53	3.36	10.17	12.09	6.37	-1.15	7.13	9.98	-2.80	5.88	Total Return %
-2.43	-0.25	-0.44	3.33	1.21	0.43	0.49	-0.21	0.17	-0.93	+/- Benchmark
-1.15	2.45	0.56	3.79	2.27	0.03	1.27	-0.17	0.45	-0.20	+/- Category
81	9	41	4	2	46	13	62	26	66	Tot Ret % Rank in Cat
79	79	80	82	89	101	111	120	130	158	# of Funds in Cat
21	19	10	18	17	19	14	5	8	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

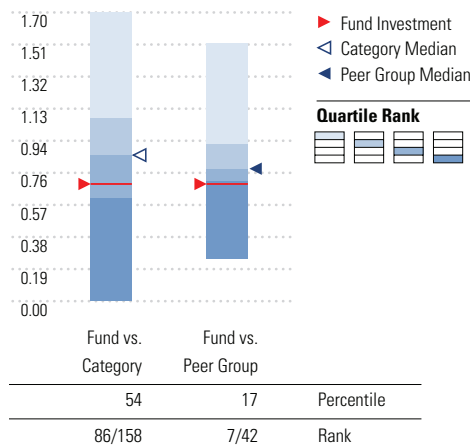
Morningstar Investment Management LLC Analysis

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.

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	0.39	-	0.16
Beta	0.90	-	0.91
R-Squared	93.57	-	92.97
Standard Deviation	4.10	4.43	4.17
Sharpe Ratio	1.05	1.02	1.00
Tracking Error	1.14	-	1.17
Information Ratio	-0.19	-	-0.30
Up Capture Ratio	92.69	-	91.06
Down Capture Ratio	86.44	-	86.49

Portfolio Metrics

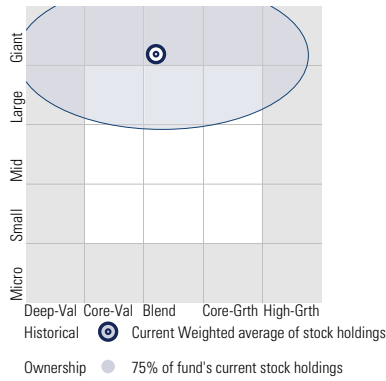
	Fund	Bmark	Cat
Price/Earnings Ratio	18.46	17.89	18.08
Price/Book Ratio	2.70	2.19	2.26
Avg Eff Duration	4.62	6.30	4.61

American Funds 2010 Trgt Date Retire R4 RDATA

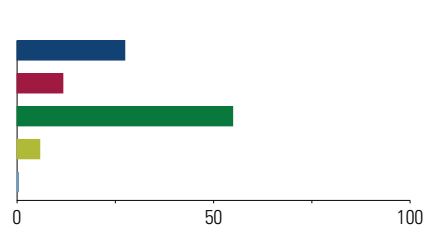
Morningstar Category
Target-Date 2000-2010

Morningstar Index
Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 03-31-2019
Morningstar Style Box™

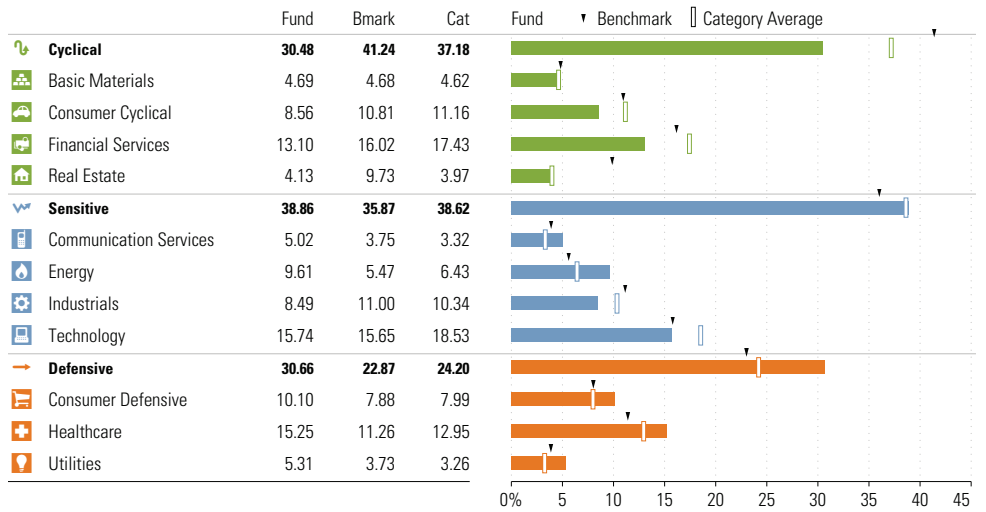


Asset Allocation as of 03-31-2019

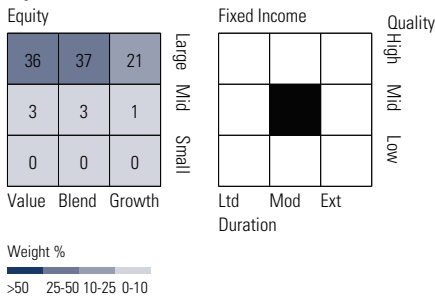


Asset Class	Net %	Cat%
US Stocks	27.40	22.97
Non-US Stocks	11.64	12.45
Bonds	54.85	55.51
Cash	5.76	6.81
Other	0.35	2.26
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Style Breakdown



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	—	13.23	13.23	—	—
⊕ American Funds Capital Income Bldr R6	—	12.00	25.23	—	—
⊕ American Funds Income Fund of Amer R6	—	12.00	37.23	—	—
⊕ American Funds Bond Fund of Amer R6	—	7.98	45.21	—	—
⊕ American Funds Inflation Linked Bd R6	—	6.98	52.19	—	—
⊕ American Funds Mortgage R6	—	5.98	58.16	—	—
⊕ American Funds American Mutual R6	—	5.15	63.31	—	—
⊕ American Funds American High-Inc R6	—	4.98	68.29	—	—
⊕ American Funds Capital World Bond R6	—	4.98	73.27	—	—
⊕ American Funds ST Bd Fd of Amer R6	—	4.23	77.49	—	—

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2015 Trgt Date Retire R4 RDBTX

Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

John Smet since 02-2007
 Alan Berro since 02-2007
 James Lovelace since 02-2007
 Wesley Phoa since 01-2012
 Bradley Vogt since 01-2012
 Andrew Suzman since 01-2012
 Jody Jonsson since 01-2015

Quantitative Screens

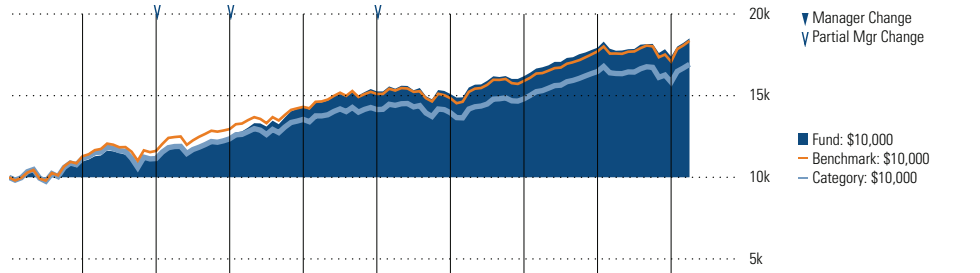
✔ **Performance:** The fund has finished in the Target-Date 2015 category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 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 0.68 is 5.56% lower than the Target-Date 2015 category average.

Growth of \$10,000

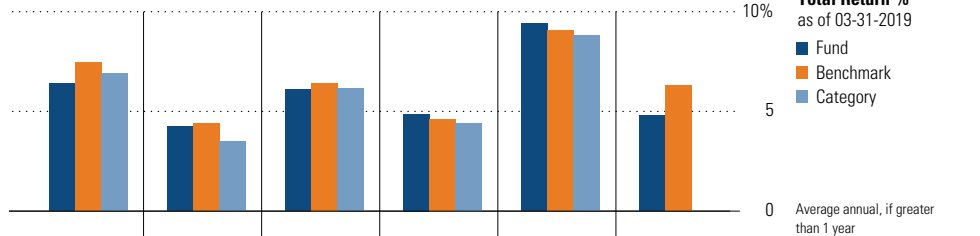


2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
9.76	1.97	11.23	15.28	6.34	-1.04	7.23	10.77	-3.04	6.41	Total Return %
-3.14	-0.93	-0.26	4.78	0.79	0.69	0.13	-0.62	0.50	-1.03	+/- Benchmark
-1.74	2.24	0.58	5.63	1.86	0.30	1.11	-0.52	0.82	-0.49	+/- Category
89	15	37	2	7	36	16	64	24	79	Tot Ret % Rank in Cat
62	62	65	71	79	94	111	120	134	149	# of Funds in Cat
13	7	8	7	6	15	8	4	7	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Morningstar Investment Management LLC Analysis

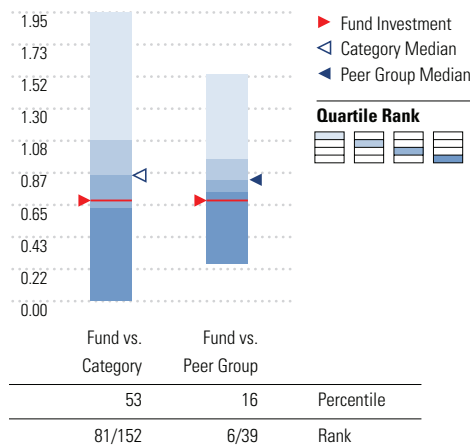
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Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
6.41	4.26	6.10	4.87	9.42	4.78	Fund Return %
7.44	4.41	6.42	4.62	9.05	6.31	Benchmark Return %
6.90	3.48	6.16	4.42	8.81	-	Category Average %
79	22	59	34	26	-	% Rank in Category
149	139	112	83	50	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.42	-	-0.06
Beta	0.88	-	0.97
R-Squared	94.15	-	94.17
Standard Deviation	4.45	4.89	4.90
Sharpe Ratio	1.06	1.03	0.98
Tracking Error	1.22	-	1.24
Information Ratio	-0.27	-	-0.19
Up Capture Ratio	90.85	-	94.97
Down Capture Ratio	83.89	-	93.14

Portfolio Metrics

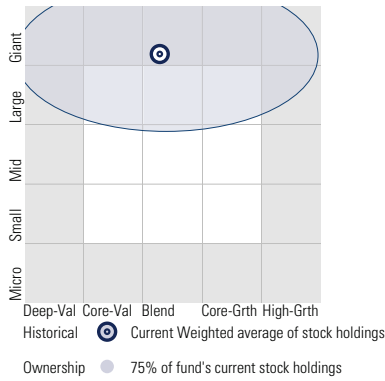
	Fund	Bmark	Cat
Price/Earnings Ratio	18.64	17.82	18.03
Price/Book Ratio	2.70	2.17	2.27
Avg Eff Duration	4.96	7.24	4.31

American Funds 2015 Trgt Date Retire R4 RDBTX

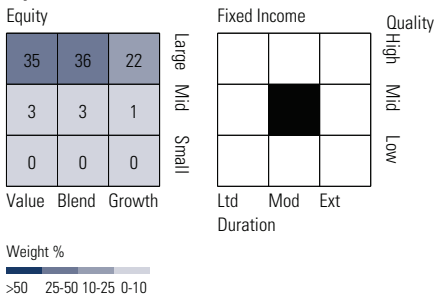
Morningstar Category
Target-Date 2015

Morningstar Index
Morningstar Lifetime Mod 2015 TR USD

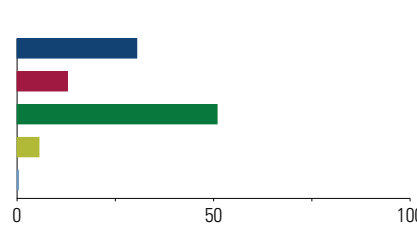
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

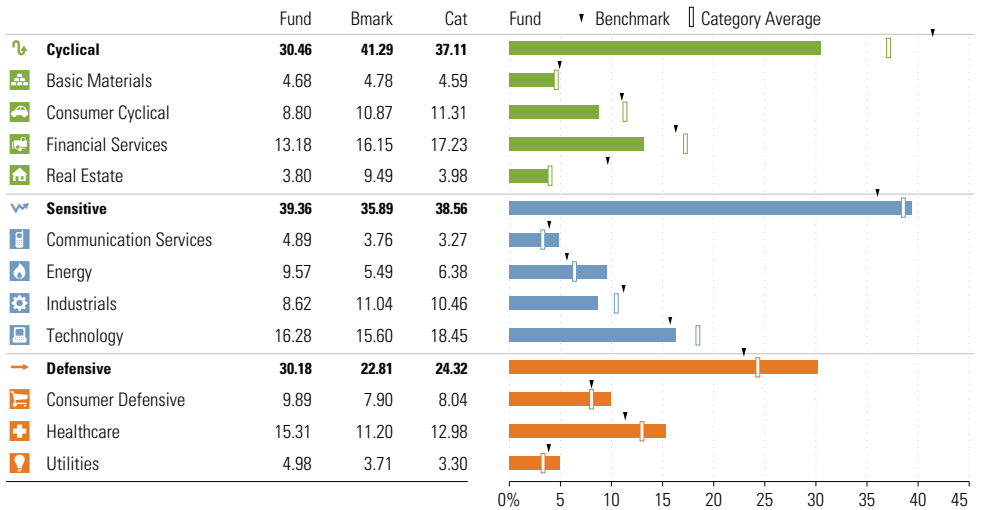


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	30.44	26.63
Non-US Stocks	12.78	14.73
Bonds	50.89	50.87
Cash	5.56	4.78
Other	0.33	3.00
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Capital Income Bldr R6	—	11.55	11.55	—	—
⊕ American Funds Income Fund of Amer R6	—	11.55	23.09	—	—
⊕ American Funds Interm Bd Fd of Amer R6	—	8.99	32.08	—	—
⊕ American Funds Bond Fund of Amer R6	—	7.99	40.07	—	—
⊕ American Funds Inflation Linked Bd R6	—	6.99	47.05	—	—
⊕ American Funds American Mutual R6	—	6.01	53.06	—	—
⊕ American Funds Mortgage R6	—	6.00	59.06	—	—
⊖ American Funds Invmt Co of Amer R6	—	5.02	64.08	—	—
⊕ American Funds Washington Mutual R6	—	5.01	69.09	—	—
⊕ American Funds American High-Inc R6	—	5.01	74.10	—	—

Total Holdings 21

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2020 Trgt Date Retire R4 RDCTX

Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

John Smet since 02-2007
James Lovelace since 02-2007
Alan Berro since 02-2007
Wesley Phoa since 01-2012
Andrew Suzman since 01-2012
Bradley Vogt since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

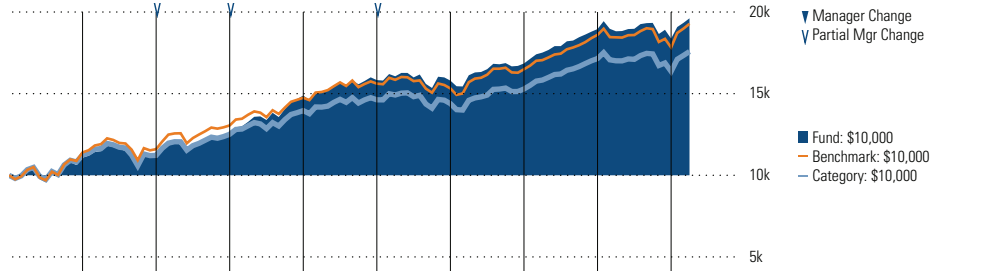
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✔ **Management:** The fund's management has been in place for 12.17 years.

✔ **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 0.69 is 11.54% lower than the Target-Date 2020 category average.

Growth of \$10,000

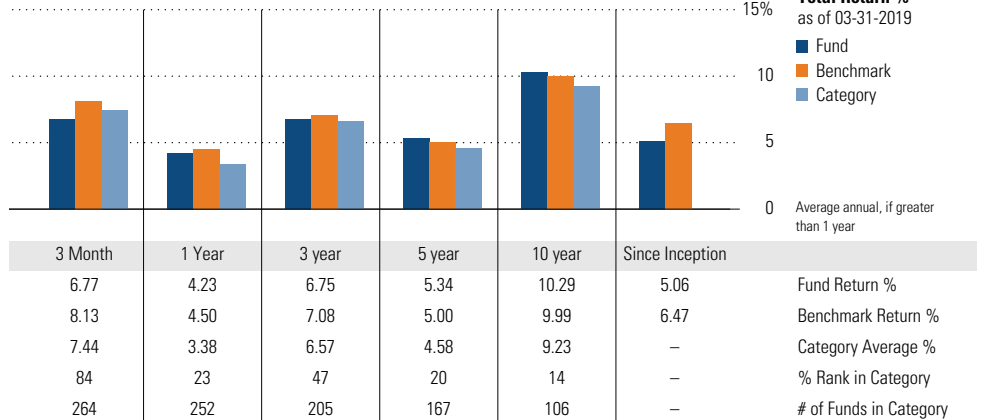


2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
10.85	0.77	12.65	18.28	6.35	-0.20	6.66	12.50	-3.08	6.77	Total Return %
-3.16	-0.98	0.12	5.30	0.48	1.68	-1.00	-0.29	1.08	-1.36	+/- Benchmark
-1.42	0.99	0.97	6.71	1.63	1.37	0.43	0.04	1.41	-0.67	+/- Category
79	29	31	1	8	9	37	58	7	84	Tot Ret % Rank in Cat
112	119	135	148	162	186	204	228	247	264	# of Funds in Cat
8	7	4	3	4	8	5	1	2	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

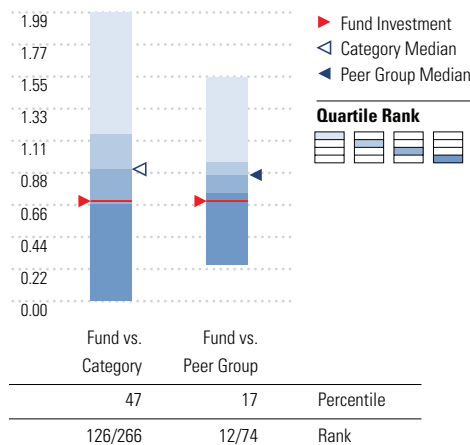
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Trailing Performance



Net Expense



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3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.55	-	-0.19
Beta	0.87	-	0.93
R-Squared	94.77	-	92.47
Standard Deviation	4.88	5.44	5.28
Sharpe Ratio	1.09	1.05	0.95
Tracking Error	1.31	-	1.51
Information Ratio	-0.25	-	-0.40
Up Capture Ratio	92.22	-	91.98
Down Capture Ratio	86.95	-	94.25

Portfolio Metrics

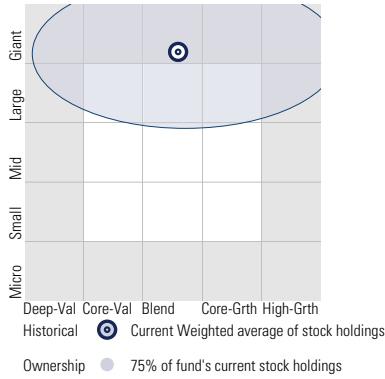
	Fund	Bmark	Cat
Price/Earnings Ratio	18.75	17.75	17.87
Price/Book Ratio	2.70	2.15	2.22
Avg Eff Duration	5.00	7.97	5.46

American Funds 2020 Trgt Date Retire R4 RDCTX

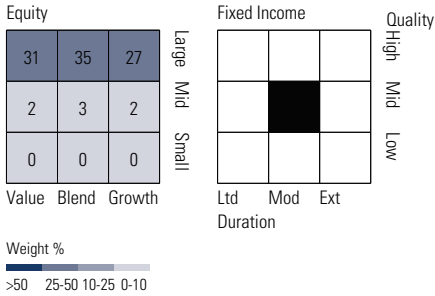
Morningstar Category
Target-Date 2020

Morningstar Index
Morningstar Lifetime Mod 2020 TR USD

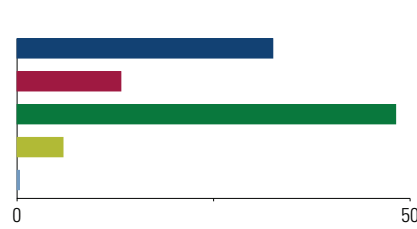
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

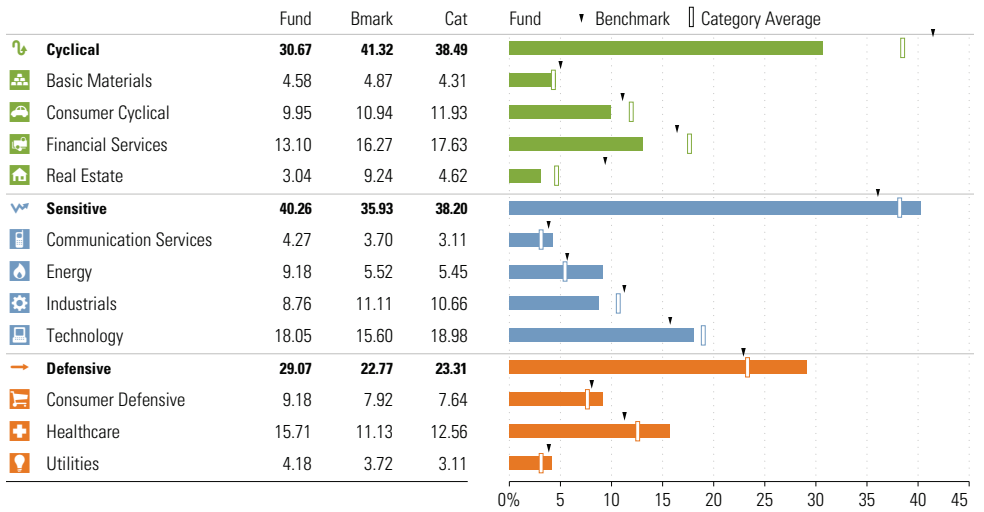


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	32.53	29.11
Non-US Stocks	13.20	13.79
Bonds	48.16	49.67
Cash	5.84	4.48
Other	0.28	2.95
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	—	8.98	8.98	—	—
⊕ American Funds Capital Income Bldr R6	—	8.14	17.12	—	—
⊕ American Funds Income Fund of Amer R6	—	8.14	25.26	—	—
⊕ American Funds Bond Fund of Amer R6	—	7.53	32.80	—	—
⊕ American Funds Inflation Linked Bd R6	—	6.68	39.48	—	—
⊕ American Funds American Mutual R6	—	5.97	45.45	—	—
⊕ American Funds Mortgage R6	—	5.83	51.28	—	—
⊕ American Funds Invmt Co of Amer R6	—	5.20	56.48	—	—
⊕ American Funds Washington Mutual R6	—	5.16	61.64	—	—
⊕ American Funds US Government Sec R6	—	5.13	66.78	—	—

Total Holdings 22

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2025 Trgt Date Retire R4 RDDTX

Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Alan Berro since 02-2007
James Lovelace since 02-2007
John Smet since 02-2007
Wesley Phoa since 01-2012
Andrew Suzman since 01-2012
Bradley Vogt since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

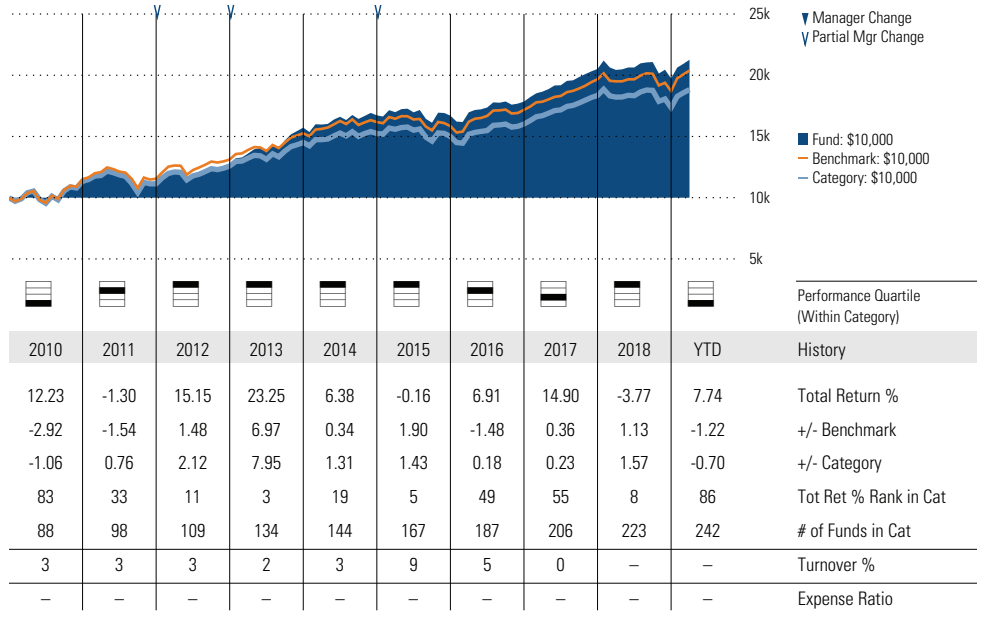
✔ **Performance:** The fund has finished in the Target-Date 2025 category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 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 0.71 is 7.79% lower than the Target-Date 2025 category average.

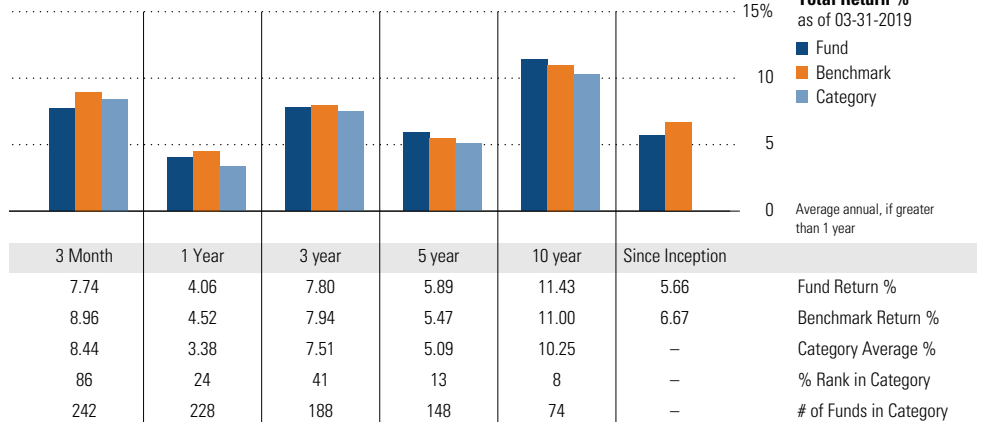
Growth of \$10,000



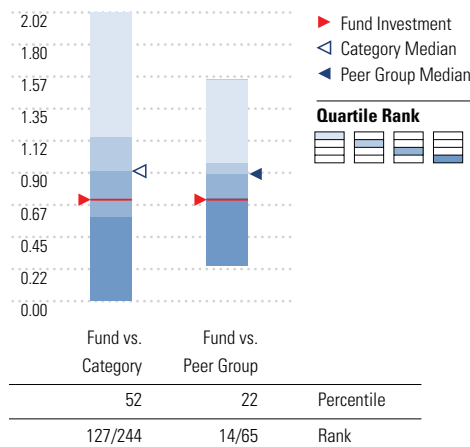
Morningstar Investment Management LLC Analysis

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.

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

Metric	Fund	Bmark	Cat
Alpha	0.46	-	-0.41
Beta	0.92	-	0.99
R-Squared	95.05	-	95.81
Standard Deviation	5.82	6.16	6.23
Sharpe Ratio	1.10	1.06	0.97
Tracking Error	1.38	-	1.38
Information Ratio	-0.10	-	-0.40
Up Capture Ratio	96.91	-	96.63
Down Capture Ratio	94.70	-	101.88

Portfolio Metrics

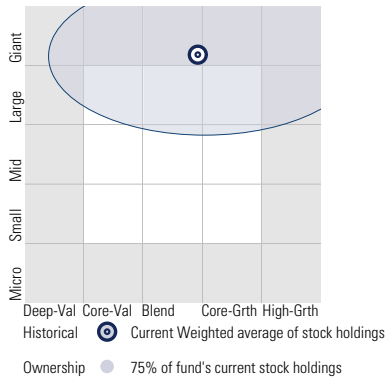
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.81	17.67	17.99
Price/Book Ratio	2.71	2.12	2.26
Avg Eff Duration	5.14	8.54	5.45

American Funds 2025 Trgt Date Retire R4 RDDTX

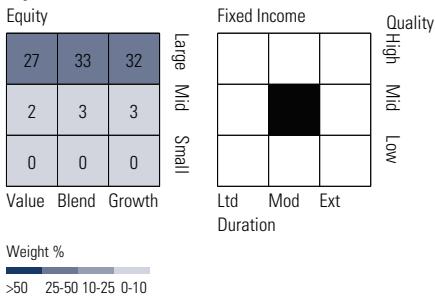
Morningstar Category
Target-Date 2025

Morningstar Index
Morningstar Lifetime Mod 2025 TR USD

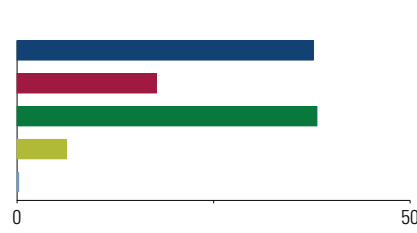
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

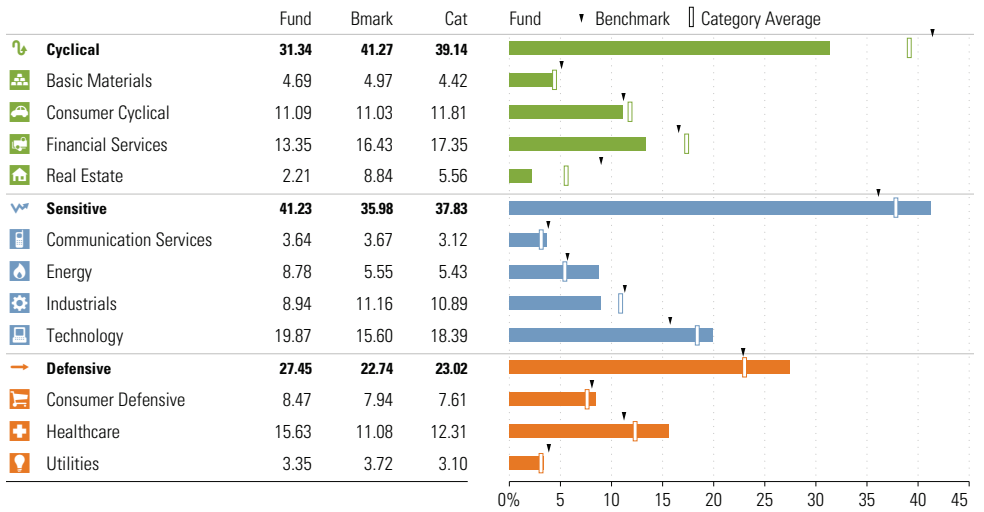


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	37.68	35.41
Non-US Stocks	17.69	18.57
Bonds	38.14	38.46
Cash	6.29	3.74
Other	0.20	3.82
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Interm Bd Fd of Amer R6	—	8.25	8.25	—	—
⊕ American Funds Washington Mutual R6	—	6.30	14.55	—	—
⊕ American Funds US Government Sec R6	—	6.16	20.71	—	—
⊕ American Funds Invmt Co of Amer R6	—	6.15	26.86	—	—
⊕ American Funds Global Balanced R6	—	6.00	32.86	—	—
⊕ American Funds American Balanced R6	—	6.00	38.86	—	—
⊕ American Funds American Mutual R6	—	6.00	44.86	—	—
⊕ American Funds Fundamental Invs R6	—	5.15	50.01	—	—
⊕ American Funds Mortgage R6	—	5.01	55.02	—	—
⊕ American Funds Capital World Gr&Inc R6	—	5.00	60.03	—	—

Total Holdings 23

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2030 Trgt Date Retire R4 RDET

Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

James Lovelace since 02-2007
John Smet since 02-2007
Alan Berro since 02-2007
Wesley Phoa since 01-2012
Andrew Suzman since 01-2012
Bradley Vogt since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2030 category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 years.

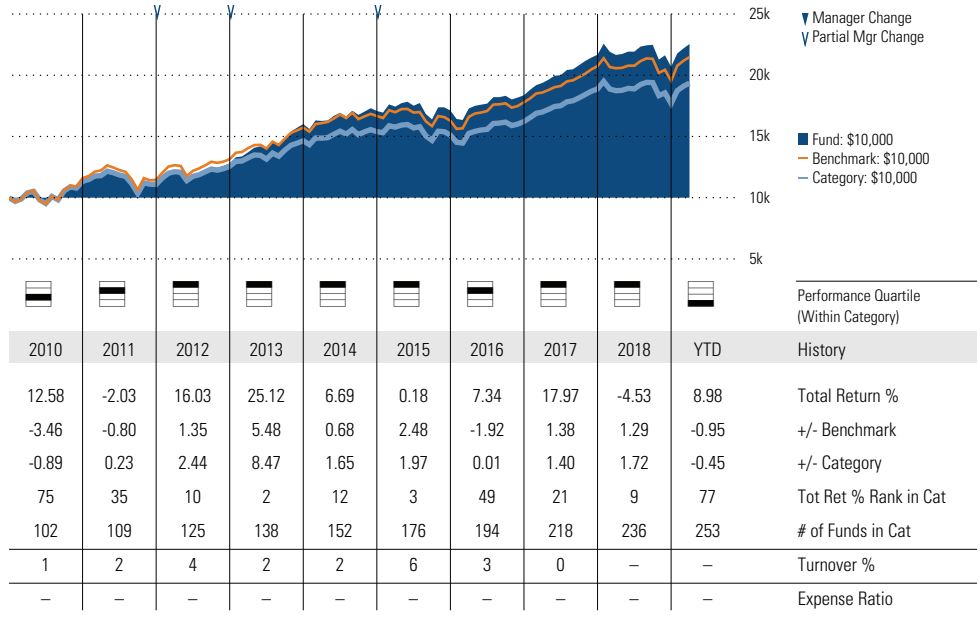
✔ **Style:** The fund has landed in its primary style box — Large Blend — 81.82 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.73 is 9.88% lower than the Target-Date 2030 category average.

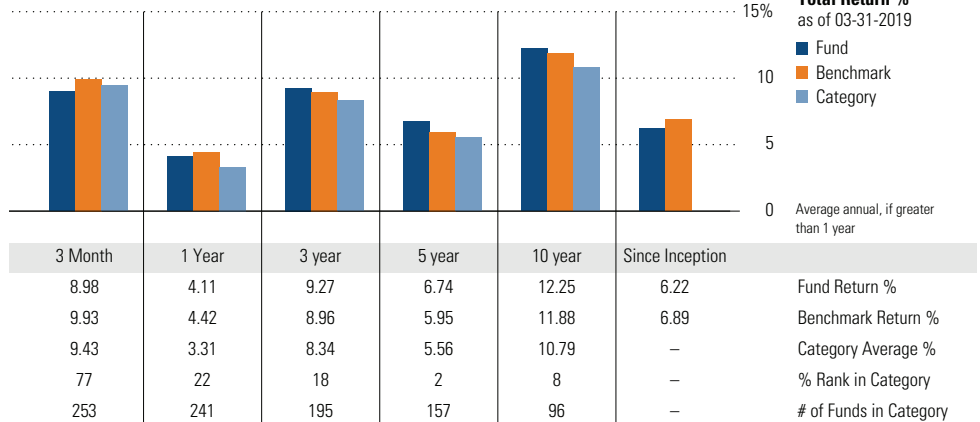
Morningstar Investment Management LLC Analysis

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

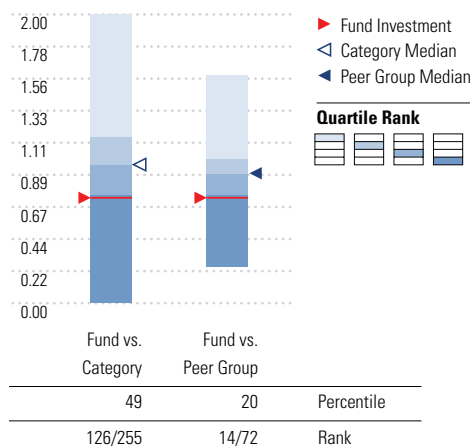
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	0.68	-	-0.57
Beta	0.95	-	0.99
R-Squared	95.82	-	94.78
Standard Deviation	6.91	7.09	7.22
Sharpe Ratio	1.13	1.06	0.95
Tracking Error	1.45	-	1.53
Information Ratio	0.21	-	-0.47
Up Capture Ratio	100.55	-	96.71
Down Capture Ratio	96.25	-	103.57

Portfolio Metrics

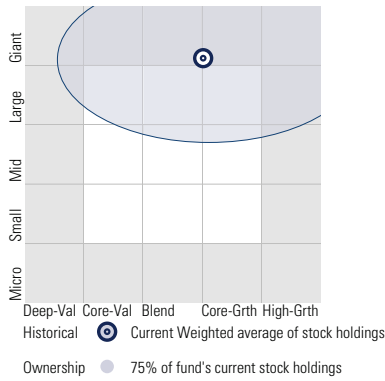
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.90	17.60	17.87
Price/Book Ratio	2.71	2.10	2.20
Avg Eff Duration	5.30	8.89	5.54

American Funds 2030 Trgt Date Retire R4 RDETX

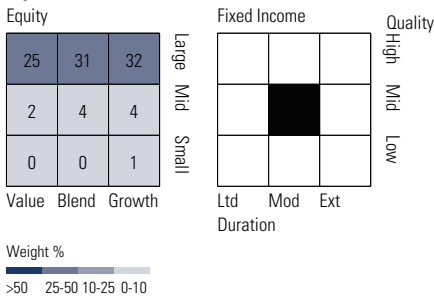
Morningstar Category
Target-Date 2030

Morningstar Index
Morningstar Lifetime Mod 2030 TR USD

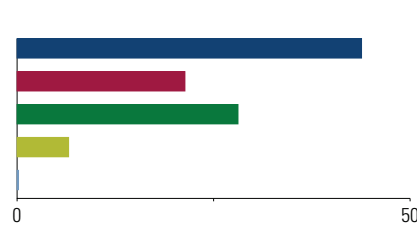
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

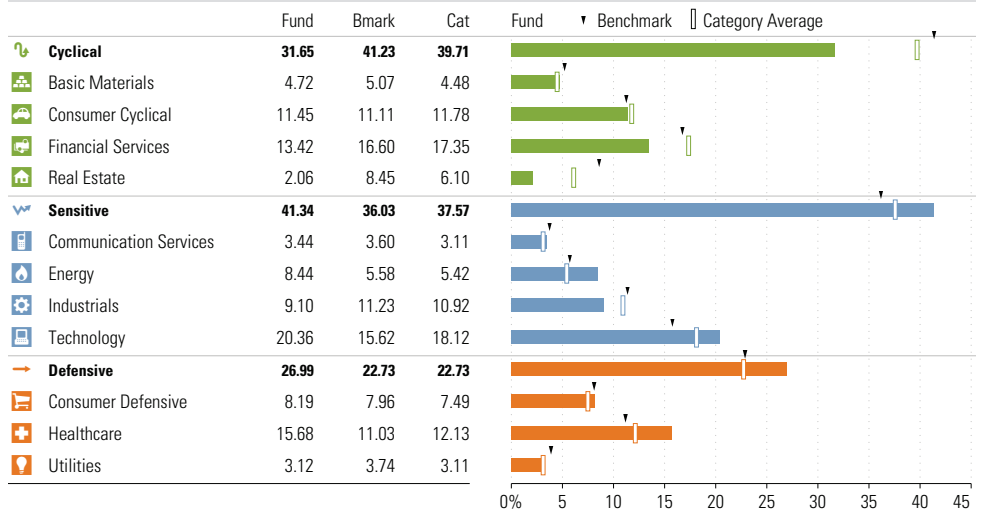


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	43.82	42.34
Non-US Stocks	21.35	22.87
Bonds	28.10	28.51
Cash	6.55	3.22
Other	0.17	3.08
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	—	8.00	8.00	—	—
⊕ American Funds US Government Sec R6	—	7.18	15.18	—	—
⊕ American Funds Invmt Co of Amer R6	—	7.00	22.18	—	—
⊕ American Funds Global Balanced R6	—	6.00	28.18	—	—
⊕ American Funds Fundamental Invs R6	—	6.00	34.18	—	—
⊕ American Funds American Mutual R6	—	6.00	40.18	—	—
⊕ American Funds American Balanced R6	—	6.00	46.18	—	—
⊕ American Funds New Perspective R6	—	5.15	51.33	—	—
⊕ American Funds Capital World Gr&Inc R6	—	5.00	56.33	—	—
⊕ American Funds Mortgage R6	—	4.26	60.59	—	—

Total Holdings 23

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2035 Trgt Date Retire R4 RDFTX

Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

John Smet since 02-2007
James Lovelace since 02-2007
Alan Berro since 02-2007
Andrew Suzman since 01-2012
Wesley Phoa since 01-2012
Bradley Vogt since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2035 category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 years.

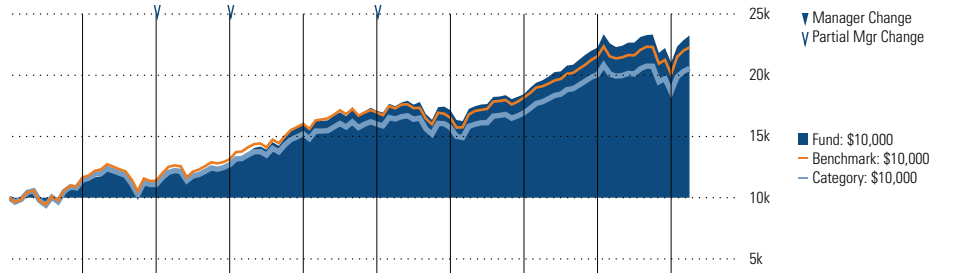
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.74 is 5.13% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

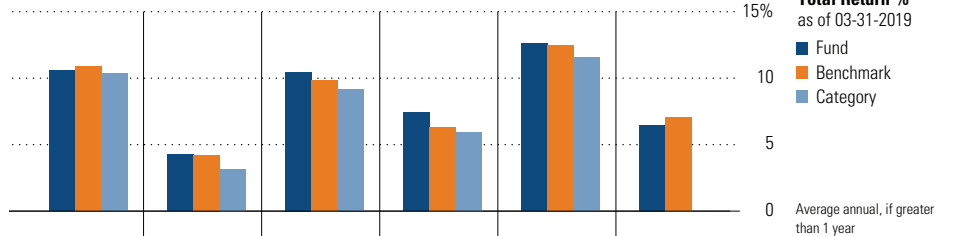
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



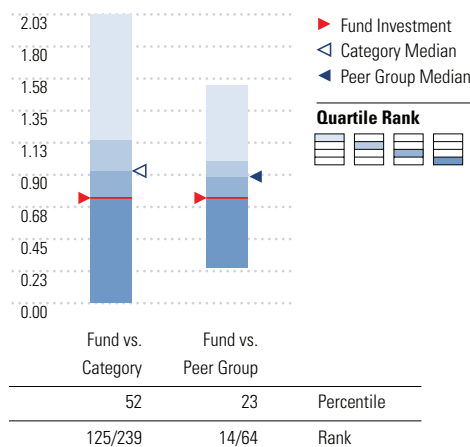
2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
12.63	-2.45	16.21	25.57	6.66	0.23	7.65	20.63	-5.52	10.57	Total Return %
-3.90	-0.17	0.85	3.54	0.86	2.81	-2.42	2.11	1.30	-0.31	+/- Benchmark
-1.65	1.06	1.57	5.57	1.42	1.99	0.08	2.20	1.52	0.21	+/- Category
88	24	13	2	18	2	54	8	10	34	Tot Ret % Rank in Cat
83	93	104	129	139	162	182	201	218	237	# of Funds in Cat
2	1	3	2	1	5	3	0	-	-	Turnover %
-	-	-	-	-	-	-	-	-	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
10.57	4.25	10.46	7.39	12.63	6.48	Fund Return %
10.88	4.18	9.87	6.33	12.46	7.08	Benchmark Return %
10.36	3.17	9.13	5.95	11.53	-	Category Average %
34	19	9	2	6	-	% Rank in Category
237	223	183	143	69	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.63	-	-0.63
Beta	0.99	-	0.99
R-Squared	96.51	-	97.56
Standard Deviation	8.14	8.07	8.11
Sharpe Ratio	1.10	1.05	0.95
Tracking Error	1.52	-	1.33
Information Ratio	0.39	-	-0.60
Up Capture Ratio	103.11	-	96.27
Down Capture Ratio	99.17	-	102.04

Portfolio Metrics

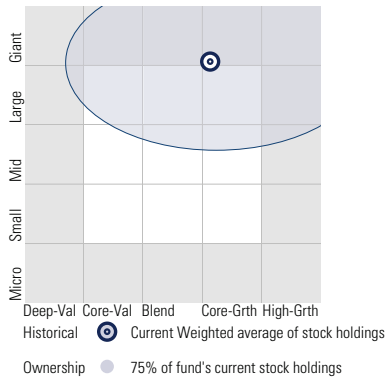
	Fund	Bmark	Cat
Price/Earnings Ratio	18.97	17.52	18.00
Price/Book Ratio	2.72	2.08	2.24
Avg Eff Duration	5.44	8.97	5.73

American Funds 2035 Trgt Date Retire R4 RDFTX

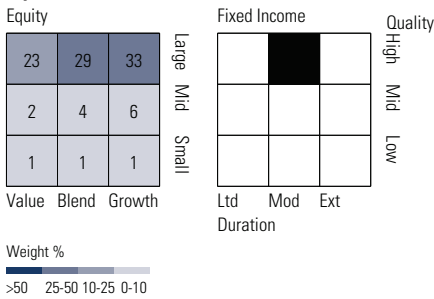
Morningstar Category
Target-Date 2035

Morningstar Index
Morningstar Lifetime Mod 2035 TR USD

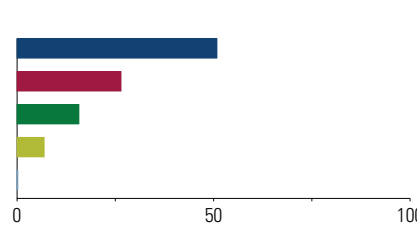
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

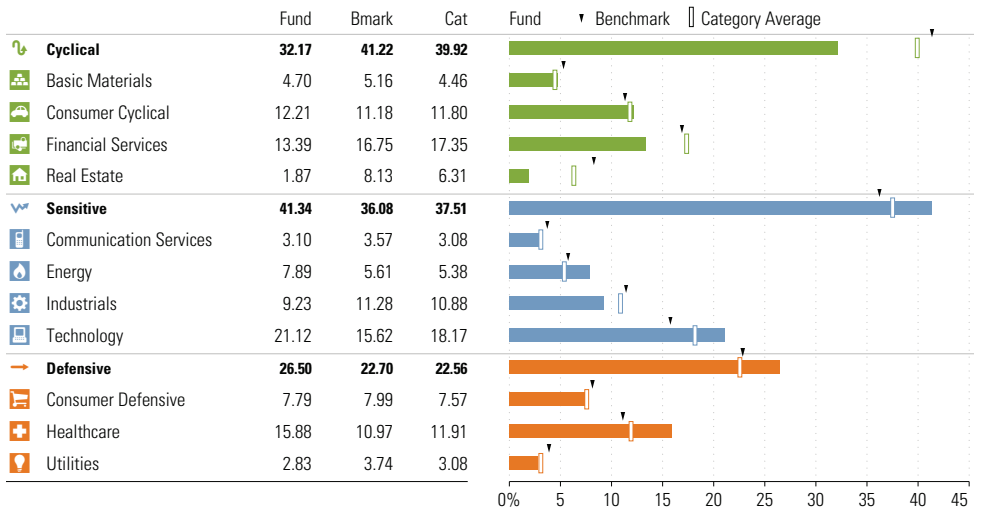


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	50.83	47.84
Non-US Stocks	26.42	26.70
Bonds	15.71	19.31
Cash	6.87	2.98
Other	0.17	3.16
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	-	8.00	8.00	-	-
⊕ American Funds US Government Sec R6	-	7.59	15.59	-	-
⊕ American Funds Invmt Co of Amer R6	-	7.00	22.59	-	-
⊕ American Funds New Perspective R6	-	7.00	29.59	-	-
⊕ American Funds SMALLCAP World R6	-	6.16	35.74	-	-
⊕ American Funds Growth Fund of Amer R6	-	6.15	41.89	-	-
⊕ American Funds AMCAP R6	-	6.14	48.03	-	-
⊕ American Funds Fundamental Invs R6	-	6.00	54.03	-	-
⊕ American Funds American Mutual R6	-	6.00	60.03	-	-
⊕ American Funds American Balanced R6	-	6.00	66.03	-	-

Total Holdings 20

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2040 Trgt Date Retire R4 RDGTX

Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

Alan Berro since 02-2007
John Smet since 02-2007
James Lovelace since 02-2007
Andrew Suzman since 01-2012
Bradley Vogt since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2040 category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 years.

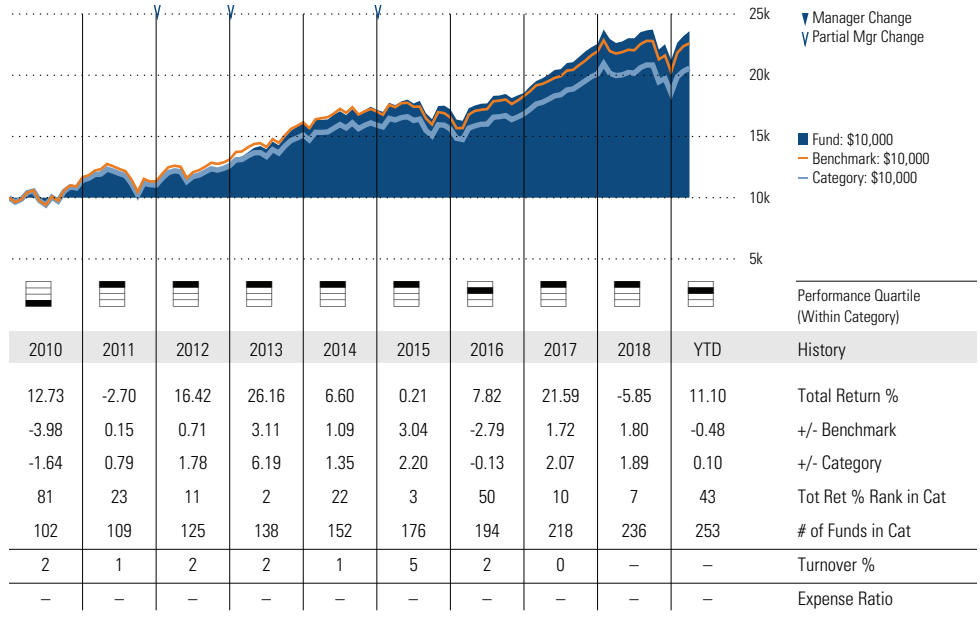
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.75 is 8.54% lower than the Target-Date 2040 category average.

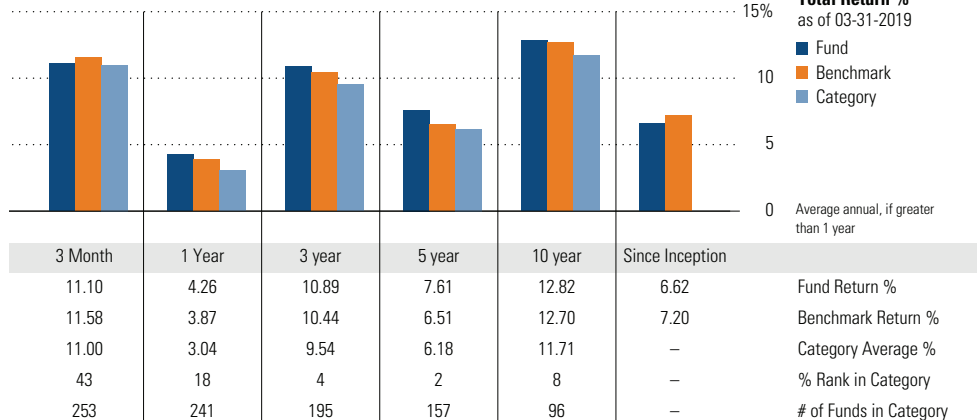
Morningstar Investment Management LLC Analysis

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

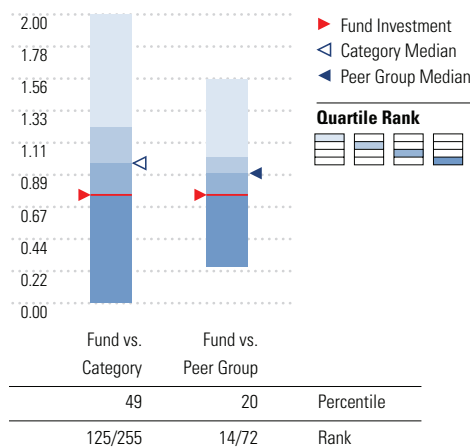
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	0.85	-	-0.56
Beta	0.96	-	0.96
R-Squared	96.49	-	95.35
Standard Deviation	8.58	8.82	8.71
Sharpe Ratio	1.10	1.02	0.93
Tracking Error	1.65	-	1.60
Information Ratio	0.27	-	-0.67
Up Capture Ratio	100.26	-	94.39
Down Capture Ratio	94.67	-	99.69

Portfolio Metrics

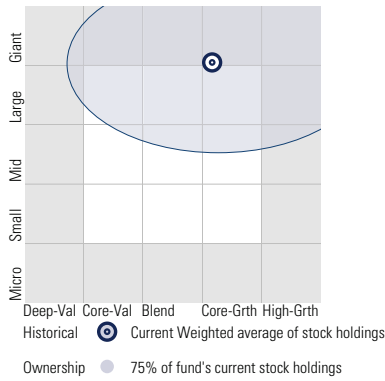
	Fund	Bmark	Cat
Price/Earnings Ratio	18.96	17.44	17.85
Price/Book Ratio	2.72	2.06	2.20
Avg Eff Duration	5.44	9.04	5.69

American Funds 2040 Trgt Date Retire R4 RDGTX

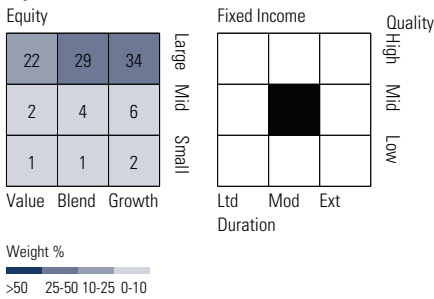
Morningstar Category
Target-Date 2040

Morningstar Index
Morningstar Lifetime Mod 2040 TR USD

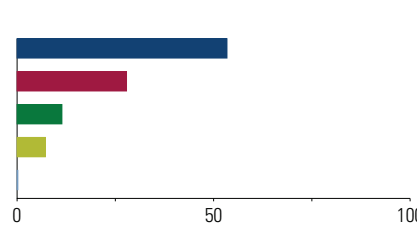
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

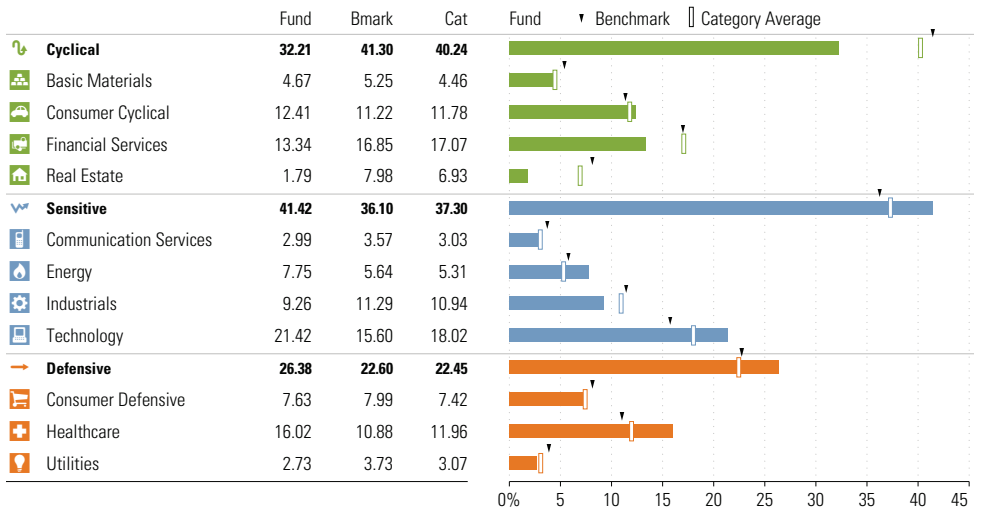


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	53.40	52.37
Non-US Stocks	27.84	29.16
Bonds	11.40	12.94
Cash	7.19	2.72
Other	0.19	2.83
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	—	8.00	8.00	—	—
⊕ American Funds Invmt Co of Amer R6	—	7.15	15.15	—	—
⊕ American Funds SMALLCAP World R6	—	7.00	22.15	—	—
⊕ American Funds AMCAP R6	—	7.00	29.15	—	—
⊕ American Funds New Perspective R6	—	7.00	36.15	—	—
⊕ American Funds Growth Fund of Amer R6	—	6.99	43.14	—	—
⊕ American Funds Fundamental Invs R6	—	6.15	49.29	—	—
⊕ American Funds American Mutual R6	—	6.15	55.44	—	—
⊕ American Funds American Balanced R6	—	6.00	61.44	—	—
⊕ American Funds Global Balanced R6	—	5.85	67.29	—	—

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2045 Trgt Date Retire R4 RDHTX

Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

Alan Berro since 02-2007
John Smet since 02-2007
James Lovelace since 02-2007
Bradley Vogt since 01-2012
Andrew Suzman since 01-2012
Wesley Phoa since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 12.17 years.

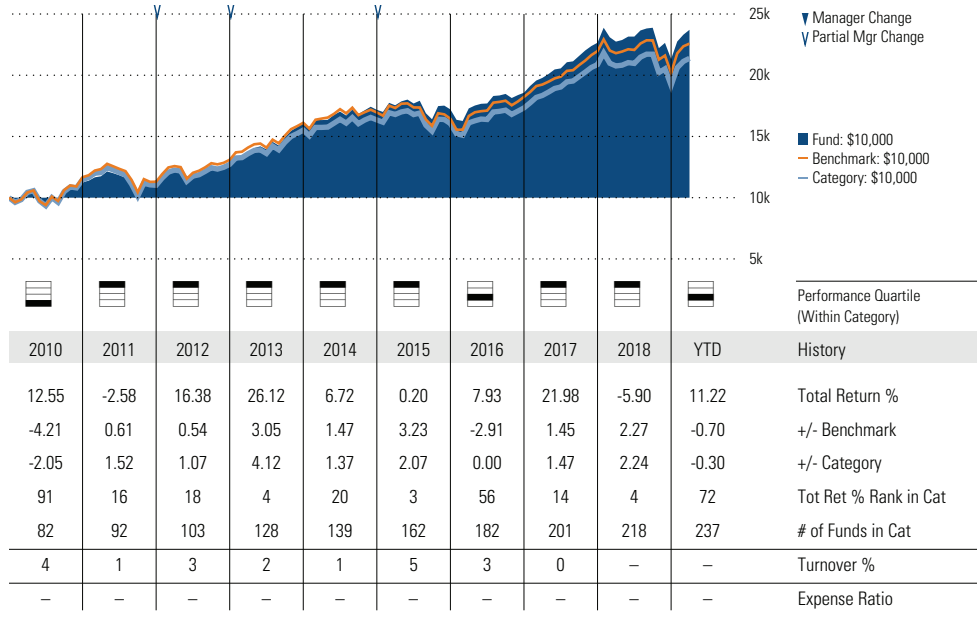
Style: The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.75 is 5.06% lower than the Target-Date 2045 category average.

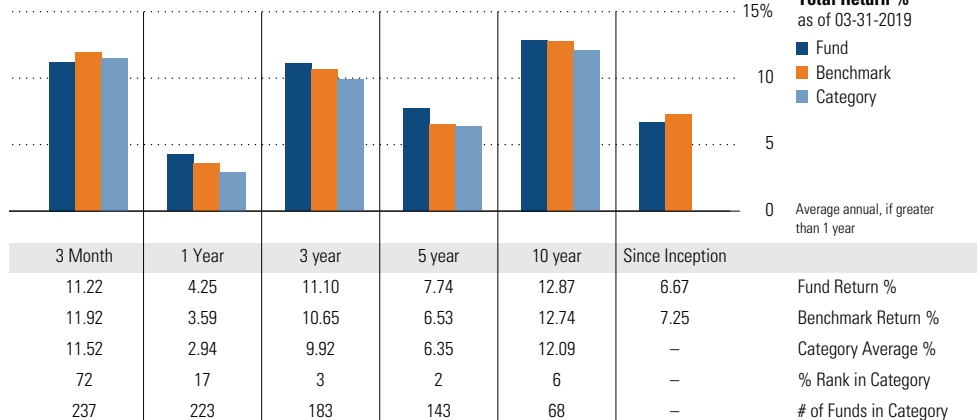
Morningstar Investment Management LLC Analysis

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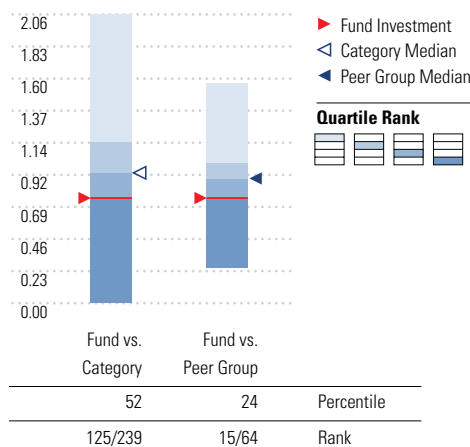
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	1.10	-	-0.57
Beta	0.93	-	0.98
R-Squared	96.55	-	97.88
Standard Deviation	8.71	9.19	9.14
Sharpe Ratio	1.10	1.01	0.93
Tracking Error	1.74	-	1.36
Information Ratio	0.26	-	-0.62
Up Capture Ratio	99.09	-	96.00
Down Capture Ratio	92.20	-	100.70

Portfolio Metrics

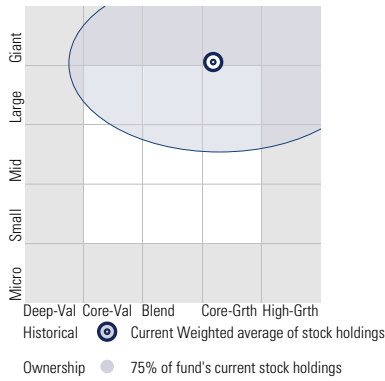
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	17.36	18.17
Price/Book Ratio	2.72	2.04	2.23
Avg Eff Duration	5.46	-	5.80

American Funds 2045 Trgt Date Retire R4 RDHTX

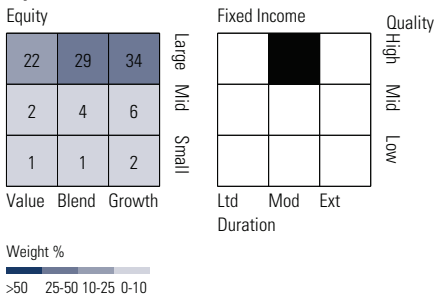
Morningstar Category
Target-Date 2045

Morningstar Index
Morningstar Lifetime Mod 2045 TR USD

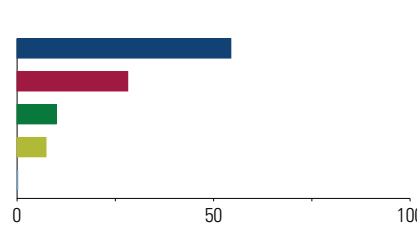
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

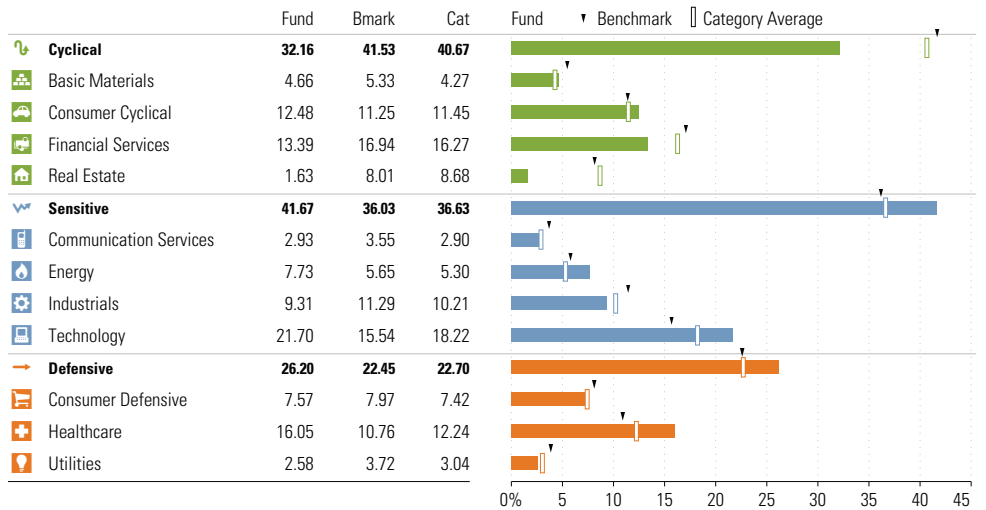


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	54.38	55.84
Non-US Stocks	28.15	31.69
Bonds	9.96	7.46
Cash	7.35	2.87
Other	0.16	2.15
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	-	8.15	8.15	-	-
⊕ American Funds Invmt Co of Amer R6	-	8.15	16.30	-	-
⊕ American Funds Fundamental Invs R6	-	7.15	23.45	-	-
⊕ American Funds American Mutual R6	-	7.15	30.60	-	-
⊕ American Funds SMALLCAP World R6	-	7.01	37.61	-	-
⊕ American Funds AMCAP R6	-	6.99	44.60	-	-
⊕ American Funds New Perspective R6	-	6.99	51.60	-	-
⊕ American Funds Growth Fund of Amer R6	-	6.99	58.59	-	-
⊕ American Funds Capital World Gr&Inc R6	-	6.15	64.74	-	-
⊕ American Funds American Balanced R6	-	5.85	70.58	-	-

Total Holdings 19

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2050 Trgt Date Retire R4 RDITX

Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

Portfolio Manager(s)

John Smet since 02-2007
 Alan Berro since 02-2007
 James Lovelace since 02-2007
 Wesley Phoa since 01-2012
 Andrew Suzman since 01-2012
 Bradley Vogt since 01-2012
 Jody Jonsson since 01-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2050 category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 12.17 years.

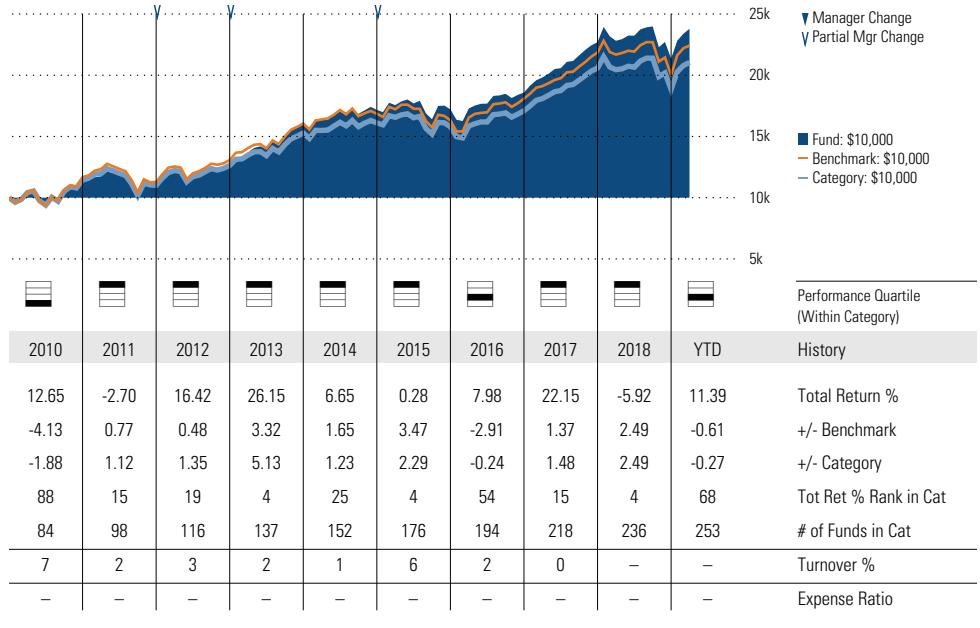
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.77 is 7.23% lower than the Target-Date 2050 category average.

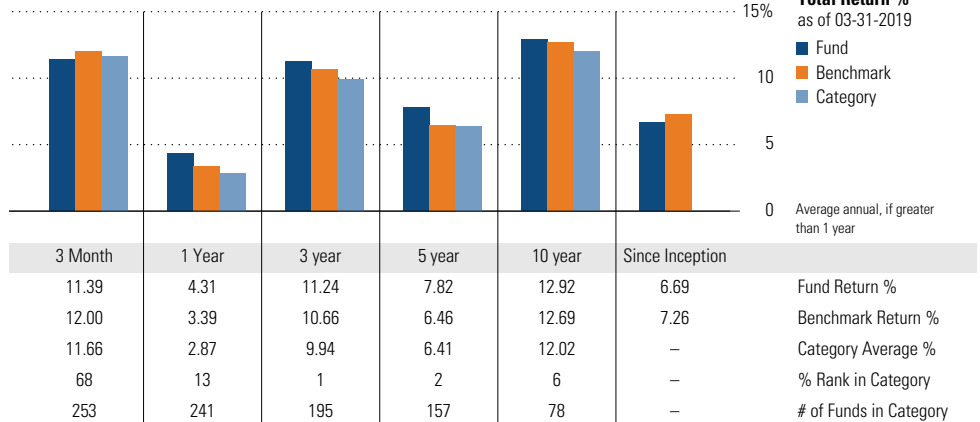
Morningstar Investment Management LLC Analysis

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

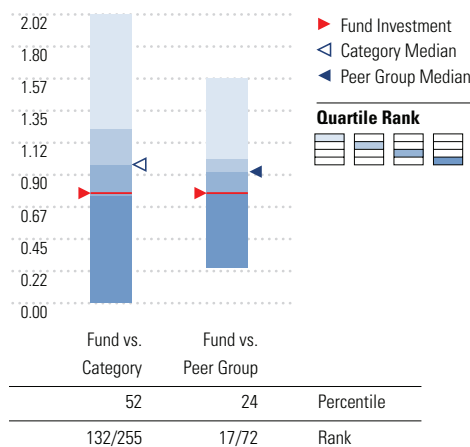
Growth of \$10,000



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	1.17	-	-0.48
Beta	0.93	-	0.97
R-Squared	96.46	-	95.37
Standard Deviation	8.85	9.30	9.27
Sharpe Ratio	1.10	1.00	0.92
Tracking Error	1.77	-	1.67
Information Ratio	0.33	-	-0.55
Up Capture Ratio	99.68	-	95.78
Down Capture Ratio	92.16	-	100.37

Portfolio Metrics

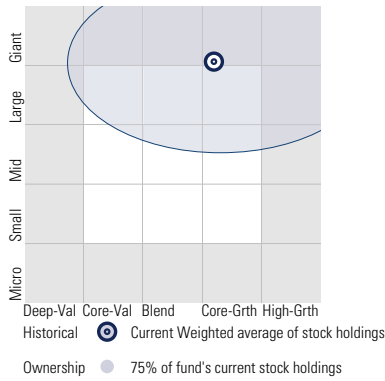
	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	17.28	18.03
Price/Book Ratio	2.72	2.02	2.21
Avg Eff Duration	5.48	-	5.63

American Funds 2050 Trgt Date Retire R4 RDITX

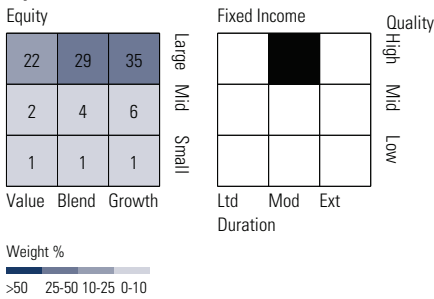
Morningstar Category
Target-Date 2050

Morningstar Index
Morningstar Lifetime Mod 2050 TR USD

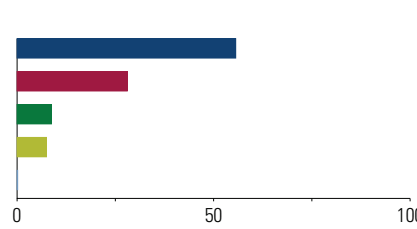
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

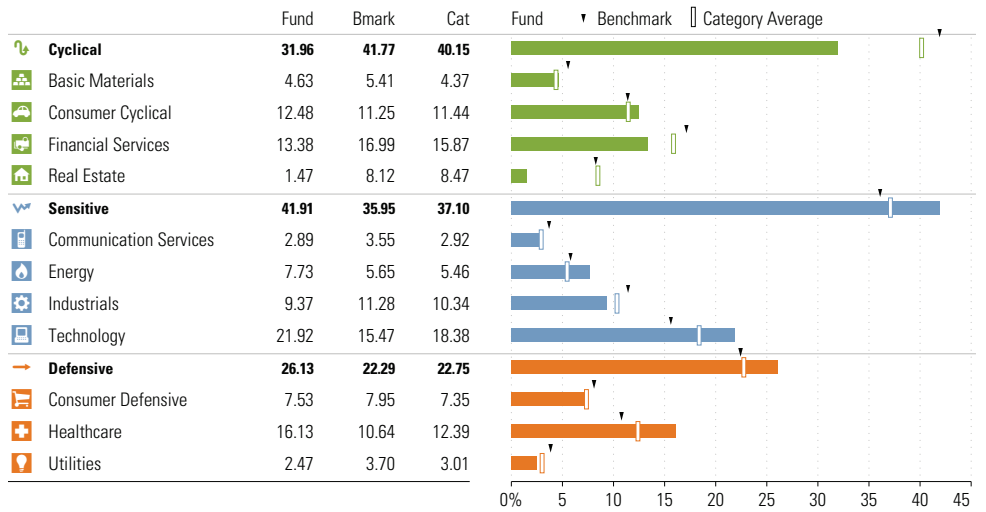


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	56.62	56.31
Non-US Stocks	28.03	31.68
Bonds	8.74	6.57
Cash	7.48	2.53
Other	0.14	2.91
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	-	9.00	9.00	-	-
⊕ American Funds Invmt Co of Amer R6	-	9.00	18.00	-	-
⊕ American Funds Fundamental Invs R6	-	8.00	26.00	-	-
⊕ American Funds American Mutual R6	-	8.00	34.00	-	-
⊕ American Funds Capital World Gr&Inc R6	-	7.00	41.00	-	-
⊕ American Funds SMALLCAP World R6	-	7.00	48.00	-	-
⊕ American Funds Growth Fund of Amer R6	-	7.00	55.00	-	-
⊕ American Funds AMCAP R6	-	7.00	61.99	-	-
⊕ American Funds New Perspective R6	-	7.00	68.99	-	-
⊕ American Funds US Government Sec R6	-	5.02	74.01	-	-

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2055 Trgt Date Retire R4 RDJTX

Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

James Lovelace since 02-2010
John Smet since 02-2010
Alan Berro since 02-2010
Wesley Phoa since 01-2012
Andrew Suzman since 01-2012
Bradley Vogt since 01-2012
Jody Jonsson since 01-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2055 category's top three quartiles in 8 of the 8 years it's been in existence.

✔ **Management:** The fund's management has been in place for 9.16 years.

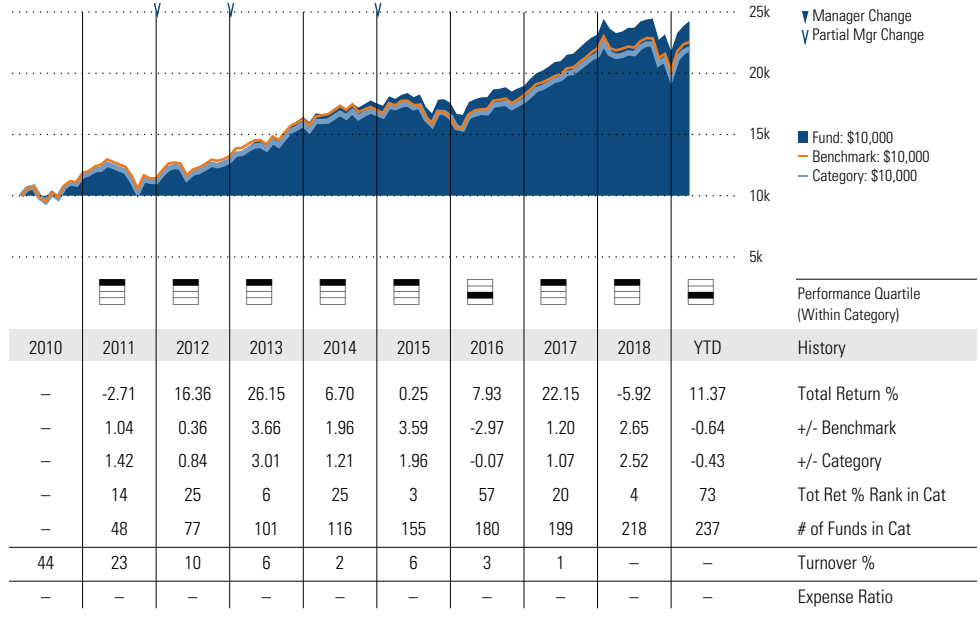
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.77 is 3.75% lower than the Target-Date 2055 category average.

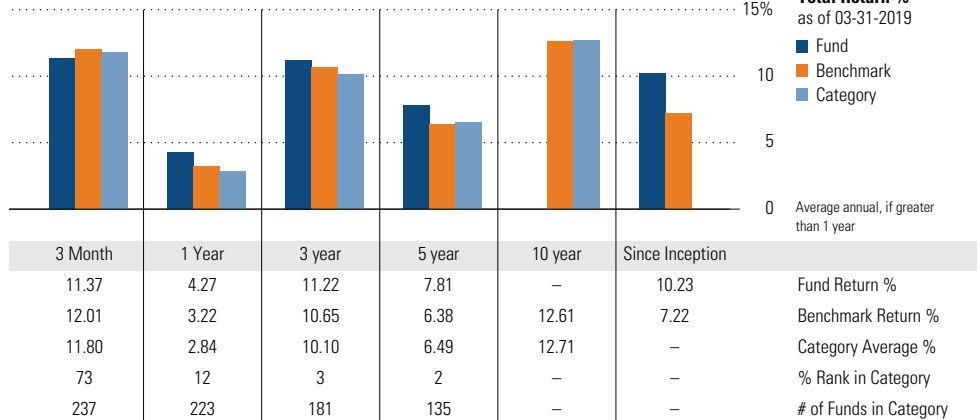
Morningstar Investment Management LLC Analysis

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

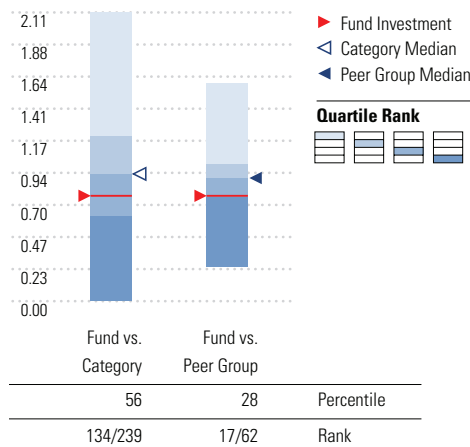
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	1.20	-	-0.51
Beta	0.93	-	0.99
R-Squared	96.49	-	97.75
Standard Deviation	8.84	9.33	9.36
Sharpe Ratio	1.10	0.99	0.93
Tracking Error	1.78	-	1.43
Information Ratio	0.32	-	-0.48
Up Capture Ratio	99.45	-	97.15
Down Capture Ratio	91.73	-	101.39

Portfolio Metrics

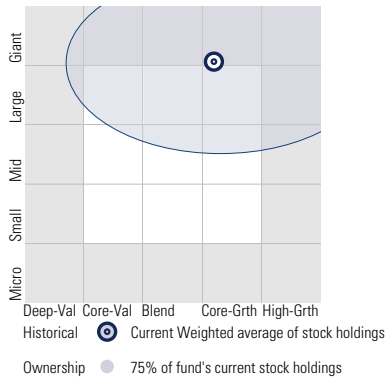
Metric	Fund	Bmark	Cat
Price/Earnings Ratio	18.99	17.19	17.92
Price/Book Ratio	2.72	2.00	2.19
Avg Eff Duration	5.48	-	5.94

American Funds 2055 Trgt Date Retire R4 RDJTX

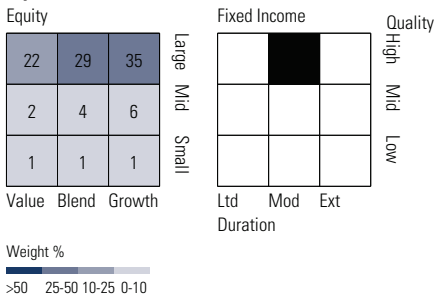
Morningstar Category
Target-Date 2055

Morningstar Index
Morningstar Lifetime Mod 2055 TR USD

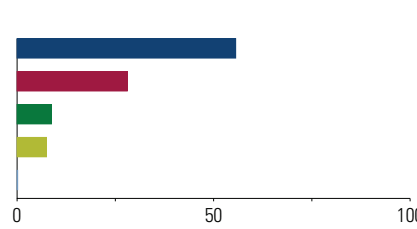
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

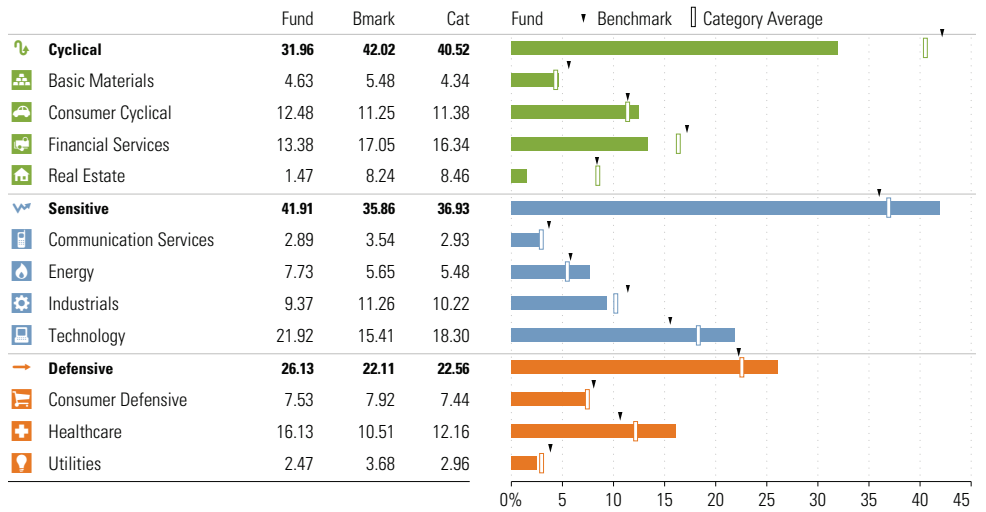


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	55.61	55.85
Non-US Stocks	28.03	33.36
Bonds	8.74	6.24
Cash	7.48	2.64
Other	0.14	1.91
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Invmt Co of Amer R6	—	9.00	9.00	—	—
⊕ American Funds Washington Mutual R6	—	9.00	18.00	—	—
⊕ American Funds Fundamental Invs R6	—	8.00	26.00	—	—
⊕ American Funds American Mutual R6	—	8.00	34.00	—	—
⊕ American Funds SMALLCAP World R6	—	7.00	41.00	—	—
⊕ American Funds Capital World Gr&Inc R6	—	7.00	48.00	—	—
⊕ American Funds AMCAP R6	—	7.00	55.00	—	—
⊕ American Funds New Perspective R6	—	7.00	62.00	—	—
⊕ American Funds Growth Fund of Amer R6	—	6.99	68.99	—	—
⊕ American Funds US Government Sec R6	—	5.03	74.02	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds 2060 Trgt Date Retire R4 RDKTX

Morningstar Category
Target-Date 2060+

Morningstar Index
Morningstar Lifetime Mod 2060 TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015
John Smet since 03-2015
Jody Jonsson since 03-2015
Bradley Vogt since 03-2015
Andrew Suzman since 03-2015
Alan Berro since 03-2015
James Lovelace since 03-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Target-Date 2060+ 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 4.01 years.

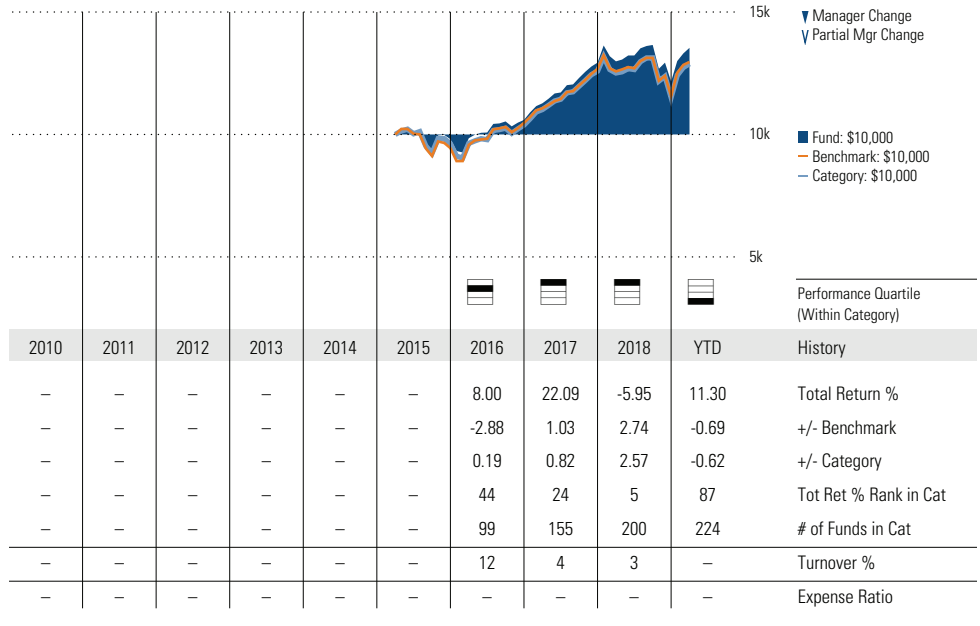
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.79 is 4.82% lower than the Target-Date 2060+ category average.

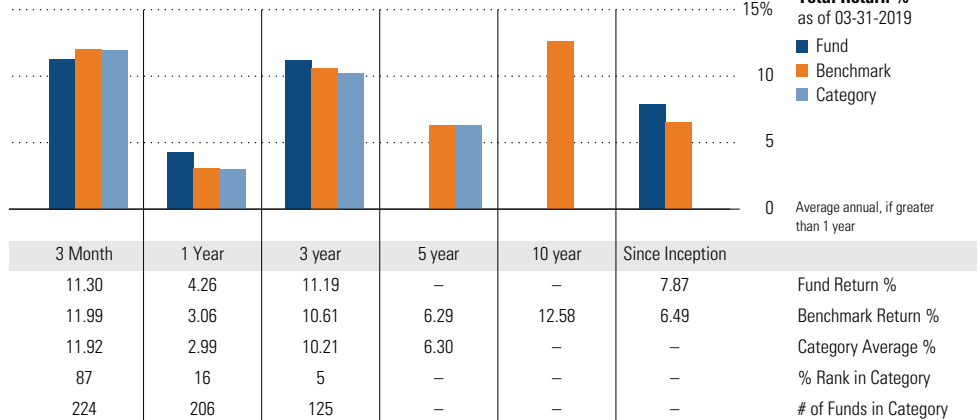
Morningstar Investment Management LLC Analysis

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

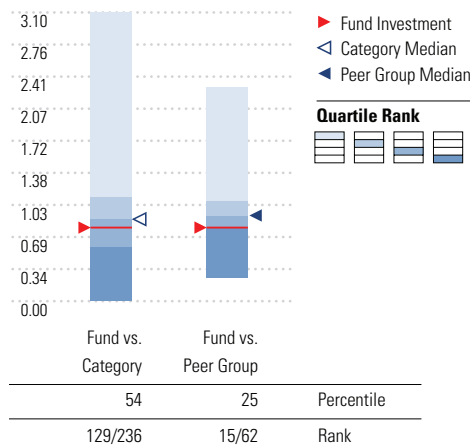
Growth of \$10,000



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	-	-0.45
Beta	0.93	-	1.00
R-Squared	96.59	-	97.54
Standard Deviation	8.86	9.33	9.48
Sharpe Ratio	1.10	0.99	0.93
Tracking Error	1.75	-	1.52
Information Ratio	0.33	-	-0.34
Up Capture Ratio	99.61	-	98.55
Down Capture Ratio	91.99	-	102.45

Portfolio Metrics

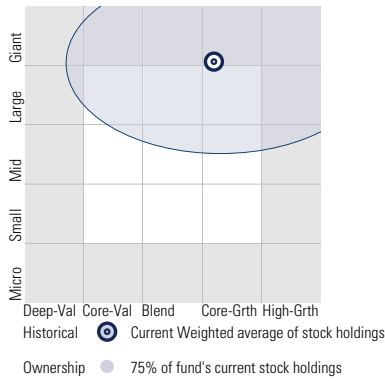
	Fund	Bmark	Cat
Price/Earnings Ratio	-	17.12	-
Price/Book Ratio	-	1.99	-
Avg Eff Duration	5.49	-	5.86

American Funds 2060 Trgt Date Retire R4 RDKTX

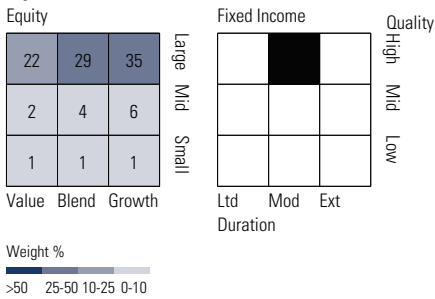
Morningstar Category
Target-Date 2060+

Morningstar Index
Morningstar Lifetime Mod 2060 TR USD

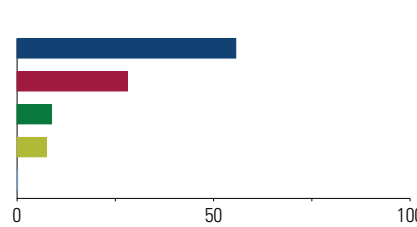
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

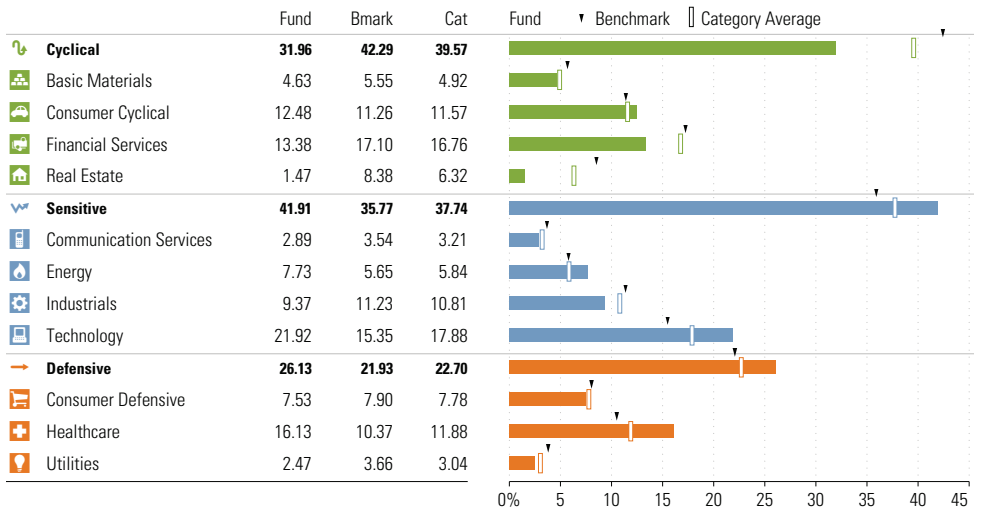


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	55.63	50.89
Non-US Stocks	28.03	36.86
Bonds	8.73	6.98
Cash	7.48	2.84
Other	0.14	2.44
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	—	9.00	9.00	—	—
⊕ American Funds Invmt Co of Amer R6	—	9.00	18.01	—	—
⊕ American Funds Fundamental Invs R6	—	8.00	26.01	—	—
⊕ American Funds American Mutual R6	—	8.00	34.01	—	—
⊕ American Funds Capital World Gr&Inc R6	—	7.00	41.01	—	—
⊕ American Funds AMCAP R6	—	7.00	48.01	—	—
⊕ American Funds New Perspective R6	—	7.00	55.01	—	—
⊕ American Funds Growth Fund of Amer R6	—	7.00	62.01	—	—
⊕ American Funds SMALLCAP World R6	—	7.00	69.01	—	—
⊕ American Funds US Government Sec R6	—	5.00	74.01	—	—

Total Holdings 17

⊕ Increase ⊖ Decrease ✨ New to Portfolio

American Funds New Perspective R4 RNPEX

Morningstar Category
World Large Stock

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Robert Lovelace since 12-2000
Jonathan Knowles since 12-2004
Brady Enright since 12-2005
Jody Jonsson since 12-2005
Steven Watson since 12-2005
Noriko Chen since 04-2012
Andraz Razen since 07-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the World Large Stock 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 18.34 years.

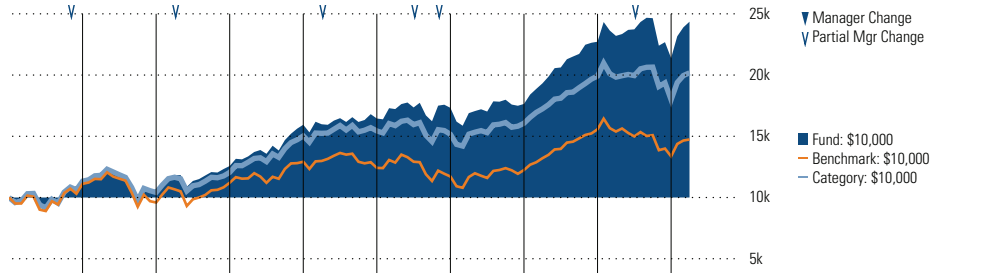
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.79 is 30.7% lower than the World Large Stock category average.

Morningstar Investment Management LLC Analysis

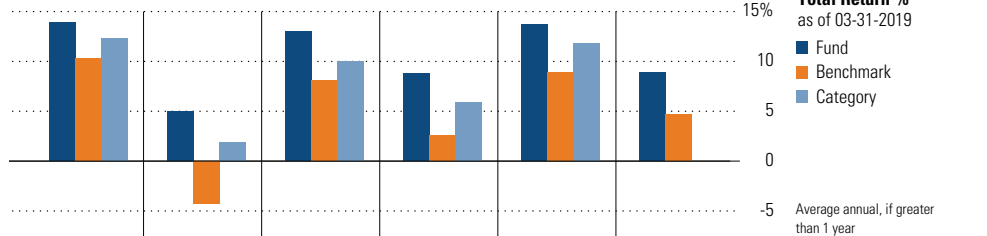
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



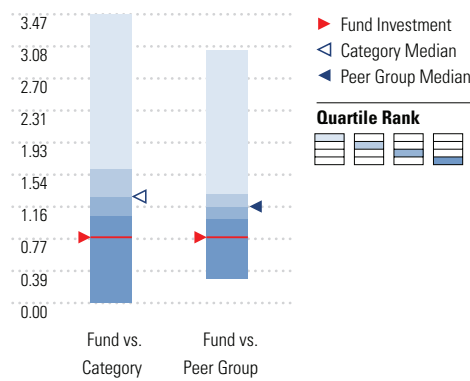
2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
12.73	-7.64	20.77	26.79	3.18	5.30	1.83	28.82	-5.90	13.90	Total Return %
1.58	6.07	3.94	11.50	7.05	10.96	-2.67	1.63	8.30	3.59	+/- Benchmark
-1.01	0.29	4.93	1.60	0.39	6.99	-3.71	5.21	3.74	1.63	+/- Category
49	47	17	41	44	7	79	17	20	26	Tot Ret % Rank in Cat
406	440	476	551	617	668	725	790	892	958	# of Funds in Cat
24	24	16	30	25	27	22	28	23	-	Turnover %
-	-	0.81	0.80	0.80	0.79	0.81	0.79	0.79	-	Expense Ratio

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
13.90	4.99	12.98	8.79	13.68	8.87	Fund Return %
10.31	-4.22	8.09	2.57	8.85	4.66	Benchmark Return %
12.27	1.85	9.96	5.89	11.79	-	Category Average %
26	26	16	13	17	-	% Rank in Category
958	904	738	622	376	-	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	5.11	-	2.87
Beta	0.93	-	0.87
R-Squared	81.52	-	73.88
Standard Deviation	10.83	10.56	10.69
Sharpe Ratio	1.06	0.67	0.82
Tracking Error	4.72	-	5.76
Information Ratio	1.04	-	0.33
Up Capture Ratio	100.65	-	90.55
Down Capture Ratio	61.34	-	68.59

Portfolio Metrics

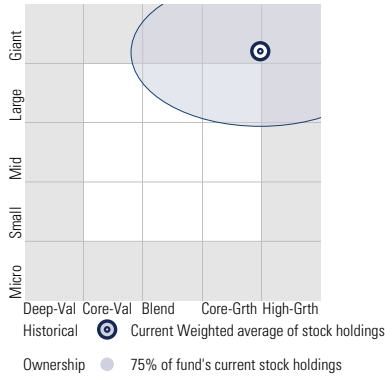
	Fund	Bmark	Cat
Price/Earnings Ratio	18.66	15.22	17.26
Price/Book Ratio	2.91	1.58	2.15
Geom Avg Mkt Cap \$B	55.05	30.69	39.85
ROE	22.71	15.65	18.92

American Funds New Perspective R4 RNPEX

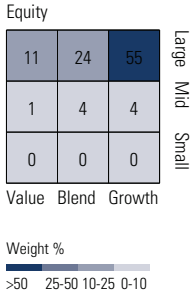
Morningstar Category
World Large Stock

Morningstar Index
MSCI ACWI Ex USA NR USD

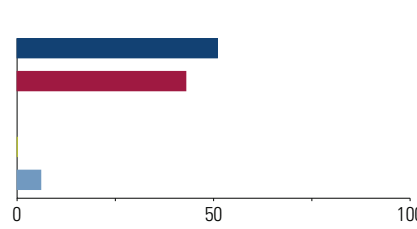
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

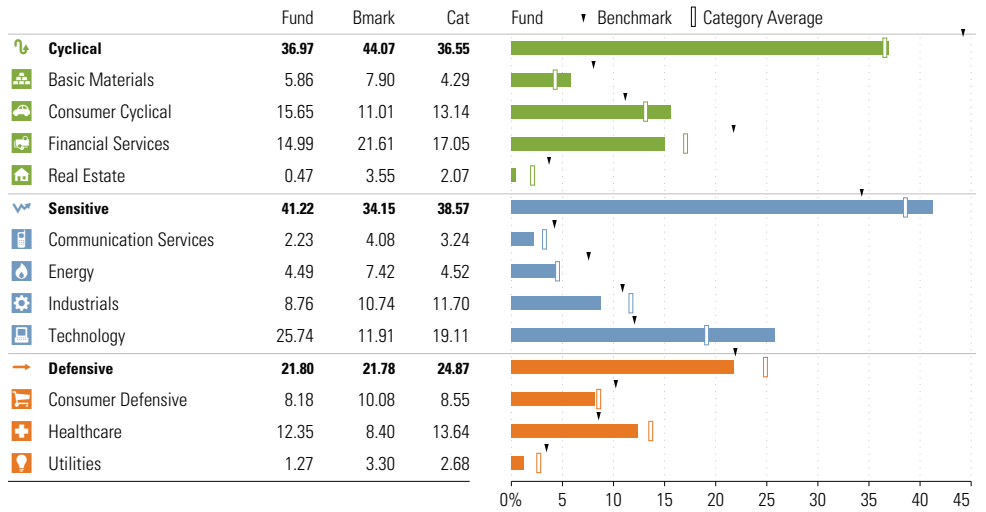


Asset Allocation as of 03-31-2019

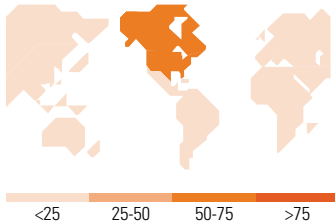


Asset Class	Net %	Cat%
US Stocks	50.97	53.52
Non-US Stocks	42.93	42.86
Bonds	0.00	-0.42
Cash	0.08	3.55
Other	6.02	0.49
Total	100.00	100.00

Sector Weighting as of 03-31-2019



World Regions % Equity 03-31-2019



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	14.84	16.50	Americas	57.79	58.54	Greater Europe	27.36	24.97	Developed Markets	94.22
Japan	5.80	5.92	North America	56.00	57.62	United Kingdom	6.80	7.12	Emerging Markets	5.78
Australasia	0.17	1.05	Central/Latin	1.79	0.92	W euro-ex UK	18.66	16.92	Not Available	0.00
Asia-4 Tigers	6.67	3.75				Emrgng Europe	0.24	0.31		
Asia-ex 4 Tigers	2.20	5.78				Africa	1.66	0.62		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Cap Grp Cent Fd Ser	5.98	5.98	-	-
⊖ Amazon.com Inc	3.79	9.77	18.56	Consumer Cyclical
⊕ Facebook Inc A	2.55	12.32	27.16	Technology
⊕ Microsoft Corp	2.24	14.56	16.57	Technology
Taiwan Semiconductor Manufacturing Co Ltd	2.04	16.59	8.87	Technology
⊕ Mastercard Inc A	1.84	18.43	24.98	Financial Services
⊖ Broadcom Inc	1.79	20.22	19.30	Technology
JPMorgan Chase & Co	1.50	21.72	4.52	Financial Services
Visa Inc Class A	1.44	23.17	18.57	Financial Services
Netflix Inc	1.39	24.56	33.21	Consumer Cyclical

Total Holdings 290

⊕ Increase ⊖ Decrease ✱ New to Portfolio

American Funds Washington Mutual R4 RWMEX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Alan Berro since 07-1997
 Jeffrey Lager since 07-2004
 Alan Wilson since 07-2013
 Jin Lee since 07-2014
 Eric Stern since 11-2014
 Brady Enright since 07-2016
 Mark Casey since 07-2018

Quantitative Screens

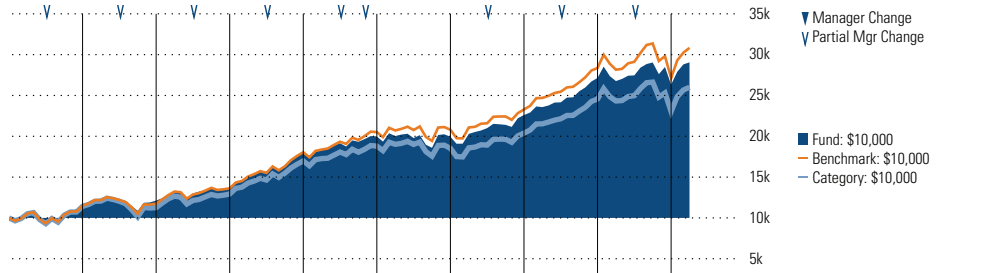
Performance: The fund has finished in the Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 21.76 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 0.64 is 29.67% lower than the Large Blend category average.

Growth of \$10,000

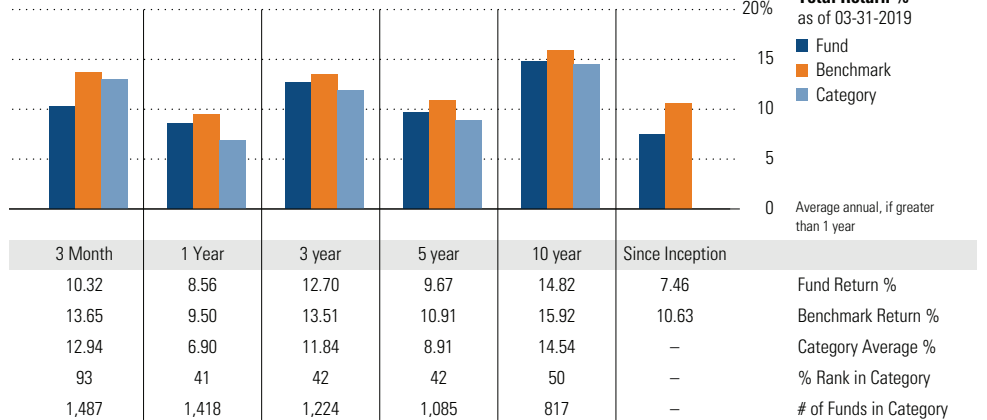


2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	History
13.32	7.00	12.48	31.84	11.15	-0.23	13.36	20.11	-3.00	10.32	Total Return %
-1.74	4.89	-3.52	-0.55	-2.54	-1.61	1.40	-1.72	1.38	-3.33	+/- Benchmark
-0.69	8.27	-2.48	0.34	0.19	0.84	2.99	-0.33	3.27	-2.62	+/- Category
51	8	76	43	41	10	64	13	14	93	Tot Ret % Rank in Cat
866	916	967	1,018	1,076	1,136	1,213	1,287	1,402	1,487	# of Funds in Cat
22	25	22	22	19	24	30	21	25	-	Turnover %
-	-	0.65	0.65	0.65	0.64	0.65	0.64	0.64	-	Expense Ratio

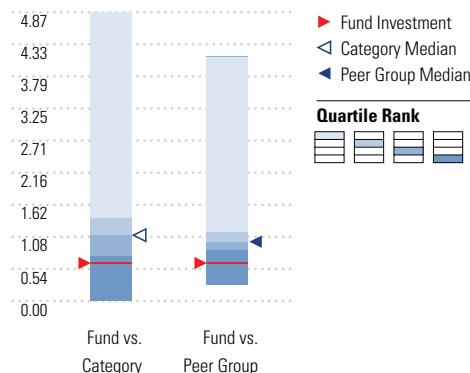
Morningstar Investment Management LLC Analysis

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.

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	1.38	-	-1.27
Beta	0.83	-	0.97
R-Squared	93.02	-	91.55
Standard Deviation	9.24	10.73	10.83
Sharpe Ratio	1.20	1.12	0.96
Tracking Error	3.04	-	2.93
Information Ratio	-0.27	-	-1.32
Up Capture Ratio	89.76	-	90.88
Down Capture Ratio	83.27	-	97.96

Portfolio Metrics

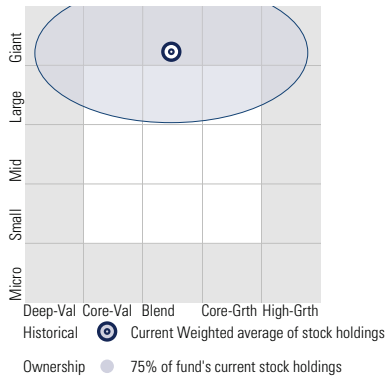
	Fund	Bmark	Cat
Price/Earnings Ratio	18.30	18.71	17.87
Price/Book Ratio	2.86	2.74	2.65
Geom Avg Mkt Cap \$B	92.42	73.09	97.84
ROE	22.96	21.80	22.01

American Funds Washington Mutual R4 RWMEX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

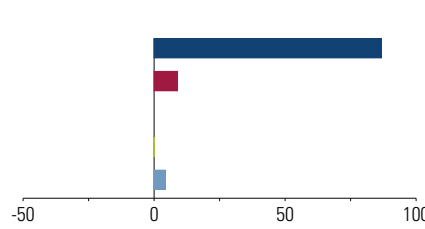
Style Analysis as of 03-31-2019
Morningstar Style Box™



Style Breakdown

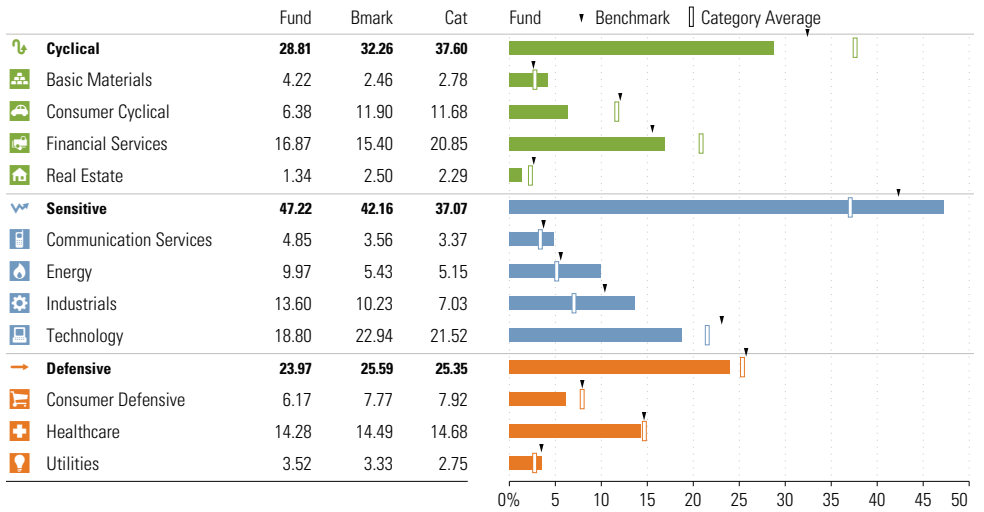


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	86.79	94.10
Non-US Stocks	8.95	3.15
Bonds	0.00	4.19
Cash	-0.03	-2.54
Other	4.30	1.08
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	5.52	5.52	16.57	Technology
Cap Grp Cent Fd Ser	4.28	9.80	-	-
Intel Corp	3.40	13.20	15.10	Technology
Broadcom Inc	3.03	16.23	19.30	Technology
Boeing Co	2.74	18.97	18.91	Industrials
Merck & Co Inc	2.69	21.66	9.57	Healthcare
Comcast Corp Class A	2.65	24.31	17.42	Communication Svc
The Home Depot Inc	2.43	26.74	12.47	Consumer Cyclical
Royal Dutch Shell PLC ADR Class B	2.02	28.75	8.26	Energy
Marsh & McLennan Companies Inc	1.99	30.74	18.26	Financial Services
Verizon Communications Inc	1.98	32.73	6.25	Communication Svc
UnitedHealth Group Inc	1.95	34.68	-0.39	Healthcare
CME Group Inc Class A	1.93	36.61	-12.11	Financial Services
Johnson & Johnson	1.87	38.48	9.02	Healthcare
Pfizer Inc	1.79	40.27	-1.88	Healthcare

Total Holdings 156

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Baird Aggregate Bond Inv BAGSX

Morningstar Category
Intermediate Core Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Charles Groeschell since 09-2000
Daniel Tranchita since 09-2000
Warren Pierson since 09-2000
Mary Stanek since 09-2000
M. deGuzman since 09-2000
Gary Elfe since 09-2000

Quantitative Screens

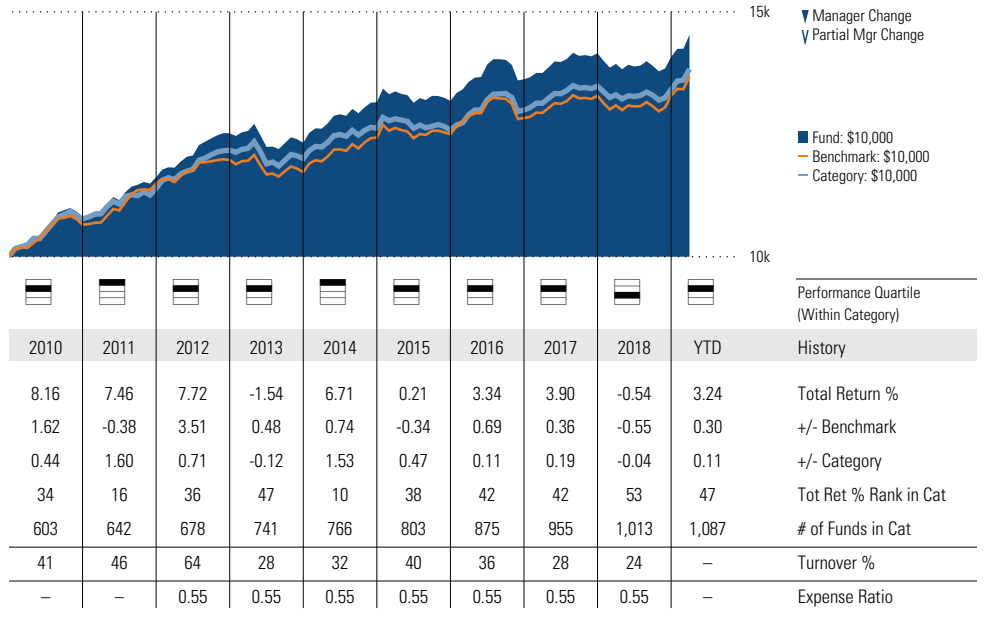
✔ **Performance:** The fund has finished in the Intermediate-Term Bond category's top three quartiles in 10 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 18.51 years.

Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.55 is 26.67% lower than the Intermediate-Term Bond category average.

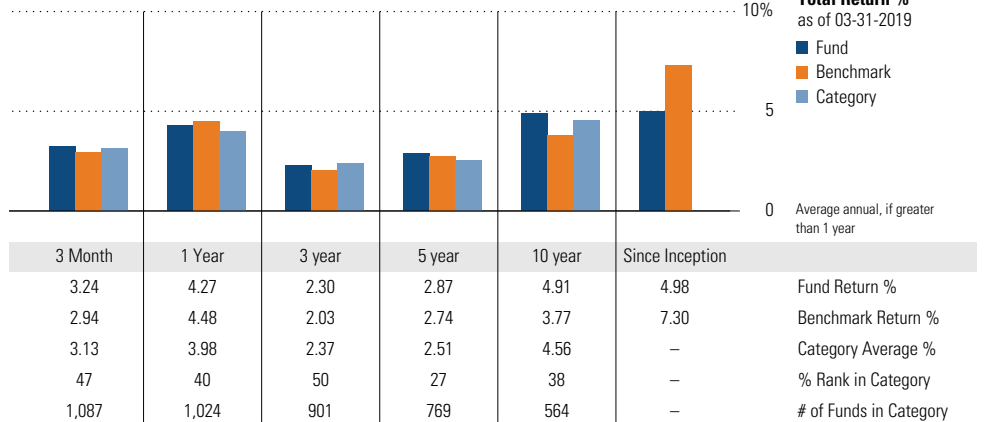
Growth of \$10,000



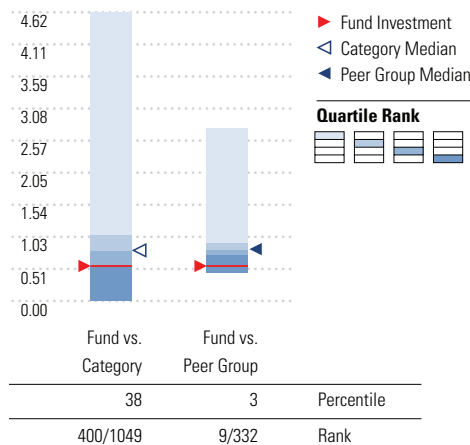
Morningstar Investment Management LLC Analysis

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.

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	0.27	-	-0.02
Beta	1.00	-	0.92
R-Squared	98.99	-	95.52
Standard Deviation	2.99	2.97	2.78
Sharpe Ratio	0.35	0.26	0.20
Tracking Error	0.30	-	0.62
Information Ratio	0.92	-	-0.55
Up Capture Ratio	104.83	-	90.84
Down Capture Ratio	98.73	-	91.14

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	5.87	4.43	5.35
Avg Eff Maturity	8.09	-	7.45

Baird Aggregate Bond Inv BAGSX

Morningstar Category
Intermediate Core Bond

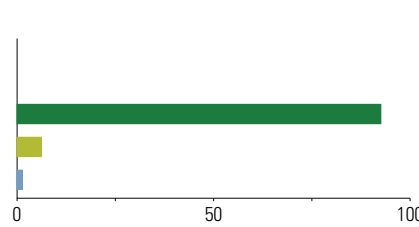
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2019

Style Breakdown



Asset Allocation as of 03-31-2019

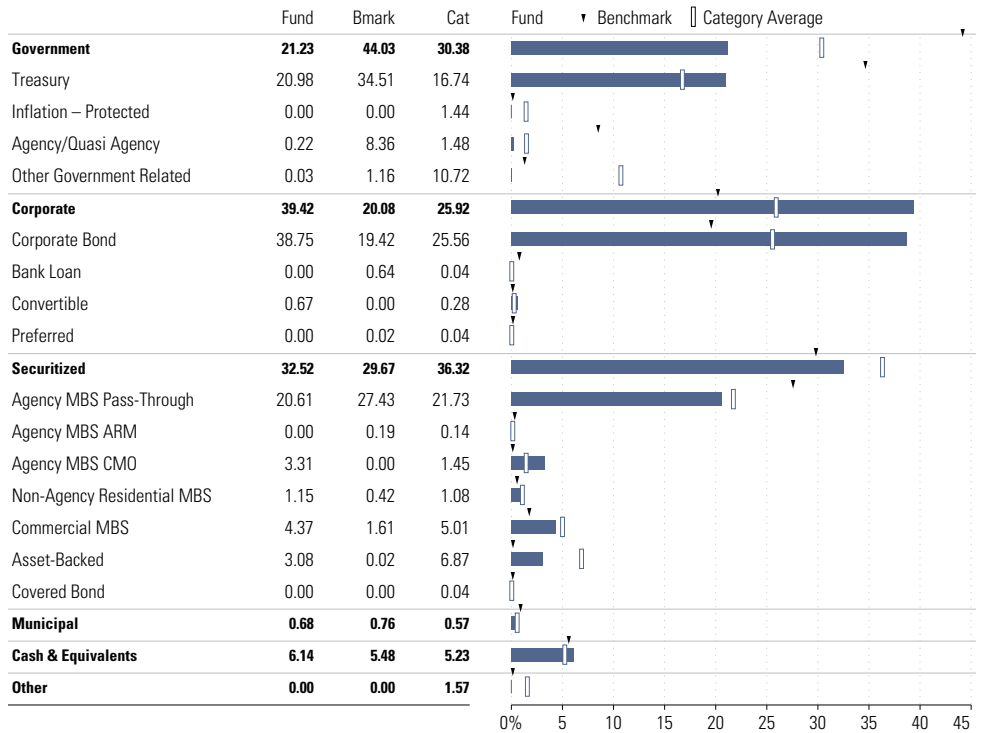


Asset Class	Net %	Cat%
US Stocks	0.00	0.04
Non-US Stocks	0.00	0.00
Bonds	92.55	105.23
Cash	6.14	-6.85
Other	1.31	1.59
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	55.60	3.53	45.77
AA	4.70	74.59	9.32
A	17.70	10.82	20.99
BBB	21.60	8.32	18.62
BB	0.40	0.28	3.17
B	0.00	0.00	0.91
Below B	0.00	0.00	0.42
Not Rated	0.00	2.46	0.81

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ First American Government Oblig U	–	4.64	4.64	–
⊕ United States Treasury Bonds 2.88%	–	3.84	8.48	–
⊕ United States Treasury Notes 1.88%	03-2022	3.40	11.88	–
⊕ United States Treasury Notes 2.5%	05-2024	3.28	15.16	–
⊕ United States Treasury Notes 2.25%	11-2025	3.25	18.41	–
⊖ United States Treasury Bonds 3.5%	–	2.22	20.63	–
⊕ United States Treasury Bonds 2.5%	–	2.11	22.74	–
⊖ United States Treasury Notes 2%	11-2026	1.57	24.31	–
⊖ Fidelity® Inv MM Fds Government Instl	–	1.28	25.60	–
⊖ United States Treasury Notes 2.25%	11-2027	0.82	26.42	–

Total Holdings 1151

⊕ Increase ⊖ Decrease ✱ New to Portfolio

BlackRock Global Allocation Inv A MDLOX

Morningstar Category
World Allocation

Morningstar Index
Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

Dan Chamby since 12-2003
David Clayton since 01-2017
Russ Koesterich since 01-2017
Rick Rieder since 04-2019

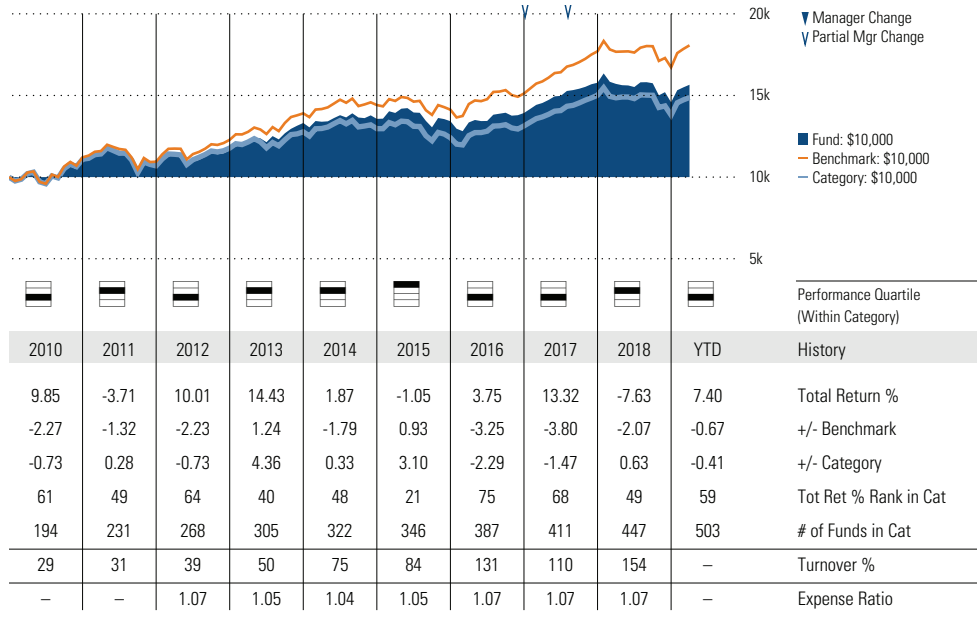
Quantitative Screens

- Performance:** The fund has finished in the World 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 15.26 years.
- Style:** The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.
- Net Expense:** The fund's expense ratio of 1.07 is 8.55% lower than the World Allocation category average.

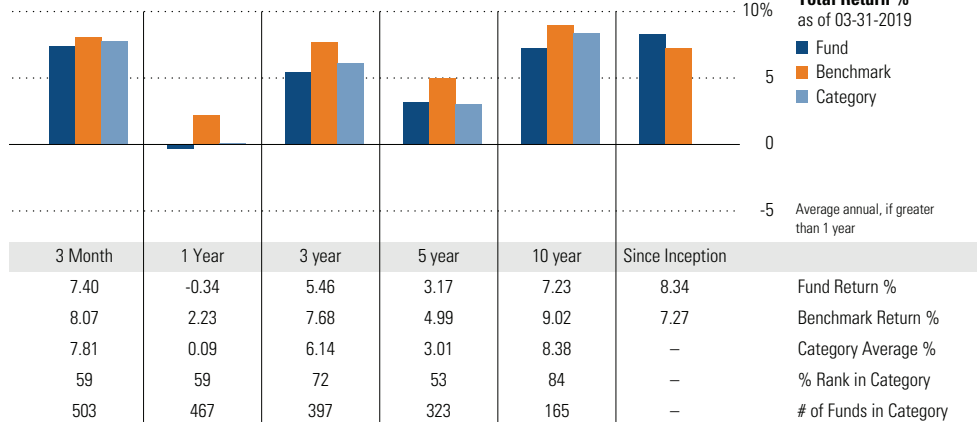
Morningstar Investment Management LLC Analysis

In April 2019, BlackRock named its CIO for global fixed income, Rick Rieder, lead of the global allocation investment team and comanager on this fund alongside Dan Chamby, Russ Koesterich, and David Clayton. It also announced that Chamby, the longest-tenured manager here after the strategy's co-founder Dennis Stattman retired in 2017, would retire by March 2020, while Kent Hogshire, who had been on a leave of absence since July 2018, was leaving the firm. Rieder and the fixed-income team he leads are well regarded, and we do not believe these changes augur any significant alterations to the fund's historical investment approach. Nevertheless, these changes do increase uncertainty around the strategy, so we will keep it on watch as we monitor how it evolves under its new management structure.

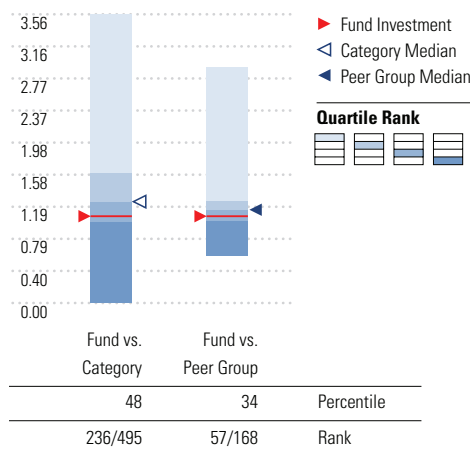
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	-1.88	-	-1.52
Beta	0.97	-	1.00
R-Squared	96.49	-	83.83
Standard Deviation	6.39	6.45	7.13
Sharpe Ratio	0.66	0.98	0.68
Tracking Error	1.21	-	2.92
Information Ratio	-1.83	-	-0.69
Up Capture Ratio	83.41	-	88.48
Down Capture Ratio	100.04	-	101.95

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	15.89	17.00	15.99
Price/Book Ratio	1.82	1.95	1.91
Avg Eff Duration	2.58	7.30	4.98

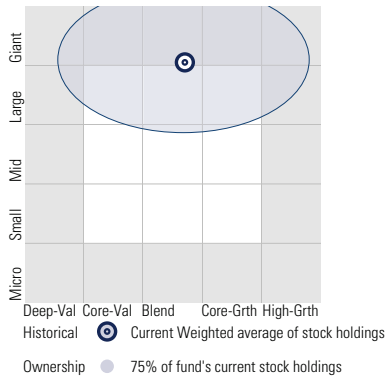
BlackRock Global Allocation Inv A MDLOX

Morningstar Category
World Allocation

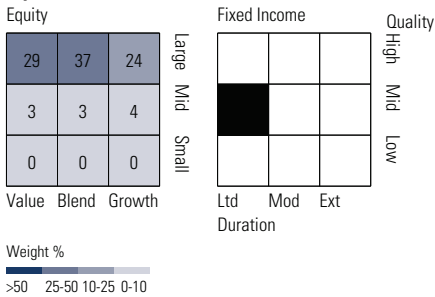
Morningstar Index
Morningstar Gbl Allocation TR USD

Style Analysis as of 03-31-2019

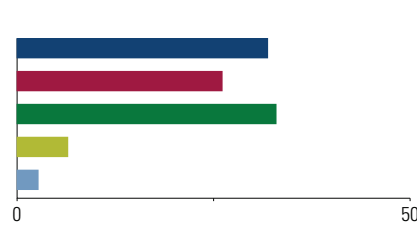
Morningstar Style Box™



Style Breakdown

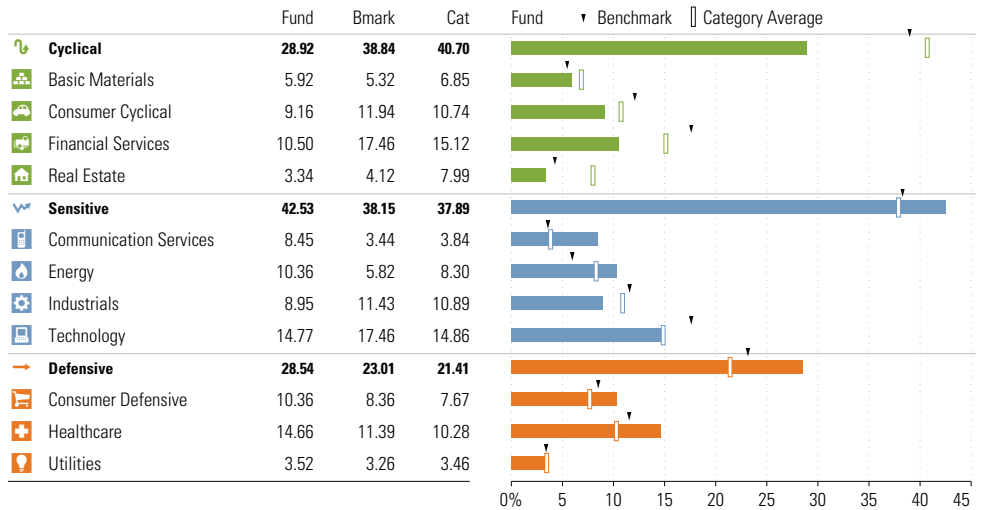


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	31.87	30.54
Non-US Stocks	26.08	26.04
Bonds	32.94	23.44
Cash	6.44	12.72
Other	2.67	7.26
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
United States Treasury Notes 2.88%	-	6.71	6.71	-	-
United States Treasury Notes 2.88%	-	6.27	12.98	-	-
United States Treasury Notes 3%	-	3.20	16.18	-	-
United States Treasury Notes 2.88%	-	2.20	18.38	-	-
United States Treasury Notes 0.62%	-	1.59	19.97	-	-
Alphabet Inc Class C	-	1.53	21.50	-	Technology
iShares Gold Trust	-	1.35	22.85	-	-
United States Treasury Notes 2.75%	-	1.27	24.12	-	-
United States Treasury Bills	-	1.20	25.32	-	-
Johnson & Johnson	-	1.15	26.47	9.02	Healthcare

Total Holdings 856

⊕ Increase ⊖ Decrease ✨ New to Portfolio

BlackRock Inflation Protected Bond Inv A BPRAX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Christopher Allen since 02-2017
David Rogal since 03-2018

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 team has been in place for less than three years.

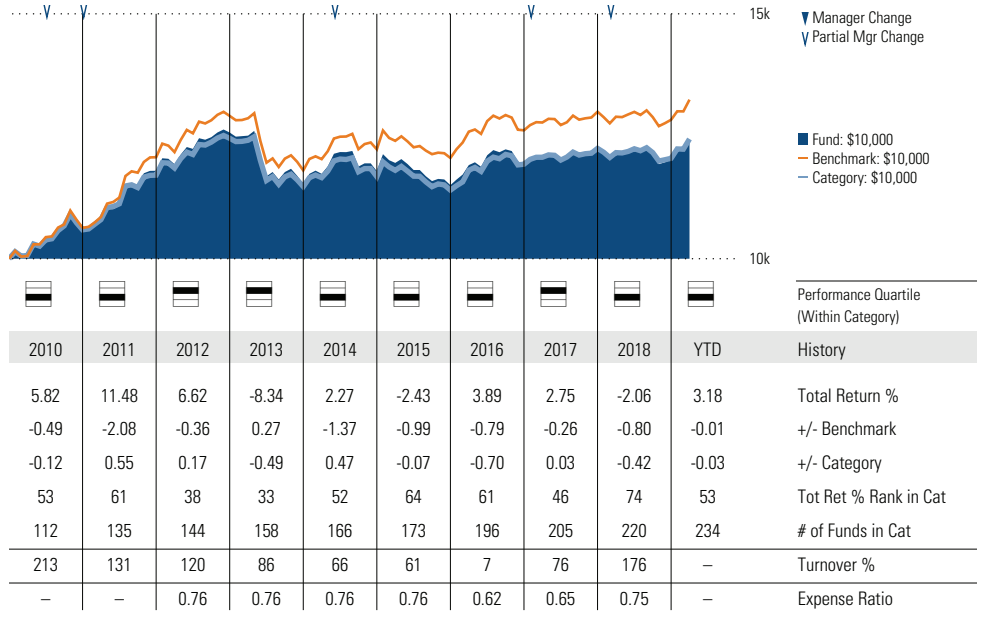
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.75 is 2.6% lower than the Inflation-Protected Bond category average.

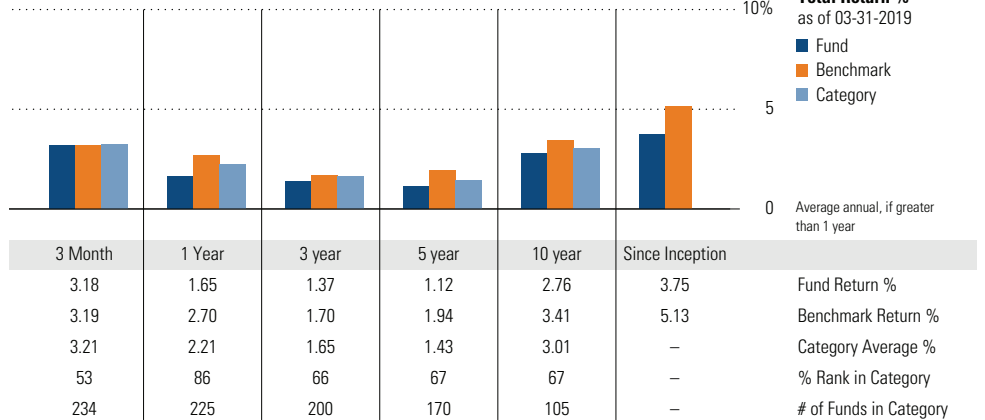
Morningstar Investment Management LLC Analysis

This fund went on watch earlier this year after portfolio manager Martin Hegarty left the firm. His departure followed other turnover on the team in 2017. However, we maintain confidence in the fund due to its solid process and talented underlying resources. Under current portfolio managers David Rogal and Chris Allen, the fund has performed as expected and we believe that they will continue to implement the solid process that has been in place for years.

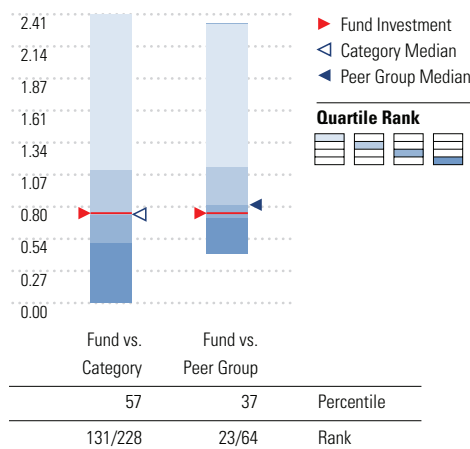
Growth of \$10,000



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	-	0.18
Beta	0.96	-	0.82
R-Squared	98.06	-	83.66
Standard Deviation	2.94	3.04	2.80
Sharpe Ratio	0.04	0.15	0.10
Tracking Error	0.43	-	1.25
Information Ratio	-0.77	-	-0.48
Up Capture Ratio	92.15	-	82.46
Down Capture Ratio	97.90	-	77.43

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	7.31	4.52	6.19
Avg Eff Maturity	7.99	-	7.38

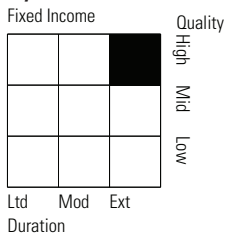
BlackRock Inflation Protected Bond Inv A BPRAX

Morningstar Category
Inflation-Protected Bond

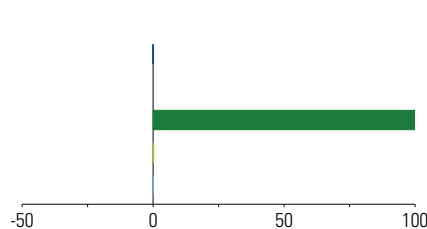
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 03-31-2019

Style Breakdown



Asset Allocation as of 03-31-2019

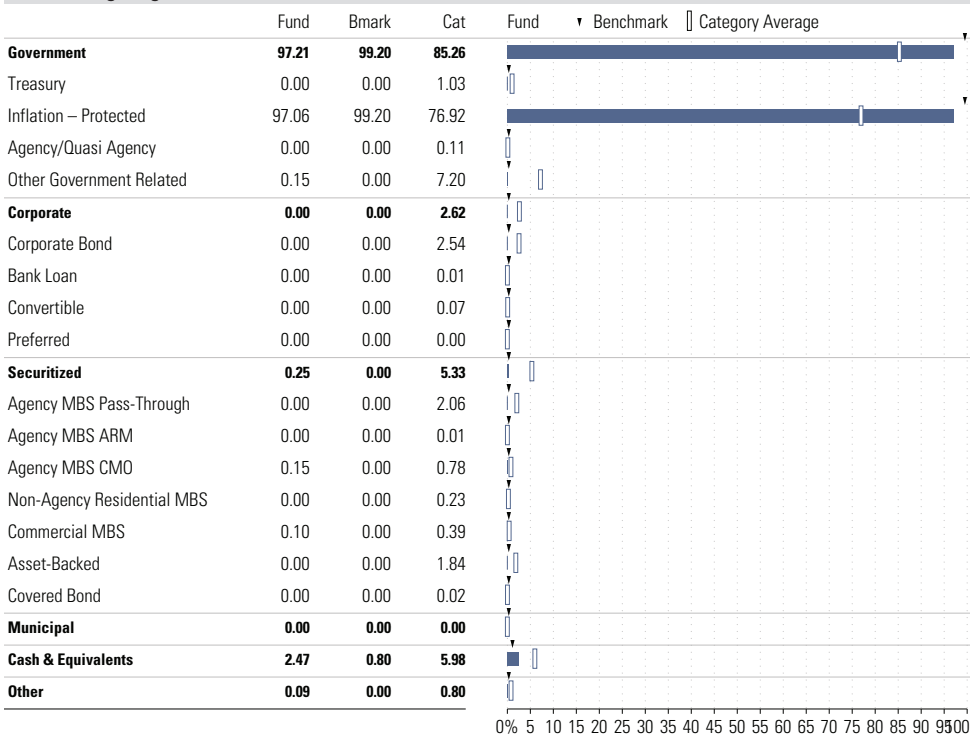


Asset Class	Net %	Cat%
US Stocks	-0.01	0.01
Non-US Stocks	0.00	0.01
Bonds	99.77	99.27
Cash	0.23	0.35
Other	0.01	0.36
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	98.73	0.00	91.95
AA	0.00	99.60	1.66
A	1.18	0.00	1.99
BBB	0.10	0.00	2.70
BB	0.00	0.00	0.72
B	0.00	0.00	0.66
Below B	0.00	0.00	0.08
Not Rated	-0.01	0.40	0.24

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.12%	04-2020	4.56	4.56	–
⊖ United States Treasury Notes 0.12%	04-2021	3.85	8.41	–
⊖ United States Treasury Notes 0.12%	04-2022	3.75	12.16	–
⊖ United States Treasury Notes 0.62%	04-2023	3.74	15.90	–
⊖ United States Treasury Notes 0.62%	01-2024	3.71	19.61	–
⊖ United States Treasury Notes 0.38%	07-2023	3.69	23.31	–
⊖ United States Treasury Notes 0.12%	07-2022	3.68	26.98	–
⊖ United States Treasury Notes 0.12%	01-2023	3.67	30.65	–
⊖ United States Treasury Notes 0.38%	07-2025	3.61	34.27	–
⊖ United States Treasury Notes 0.25%	01-2025	3.58	37.85	–

Total Holdings 136

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Carillon Eagle Small Cap Growth R3 HSRRX

Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

Portfolio Manager(s)

Bert Boksen since 12-1995
Eric Mintz since 03-2011
Christopher Sassouni since 03-2015

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 23.26 years.

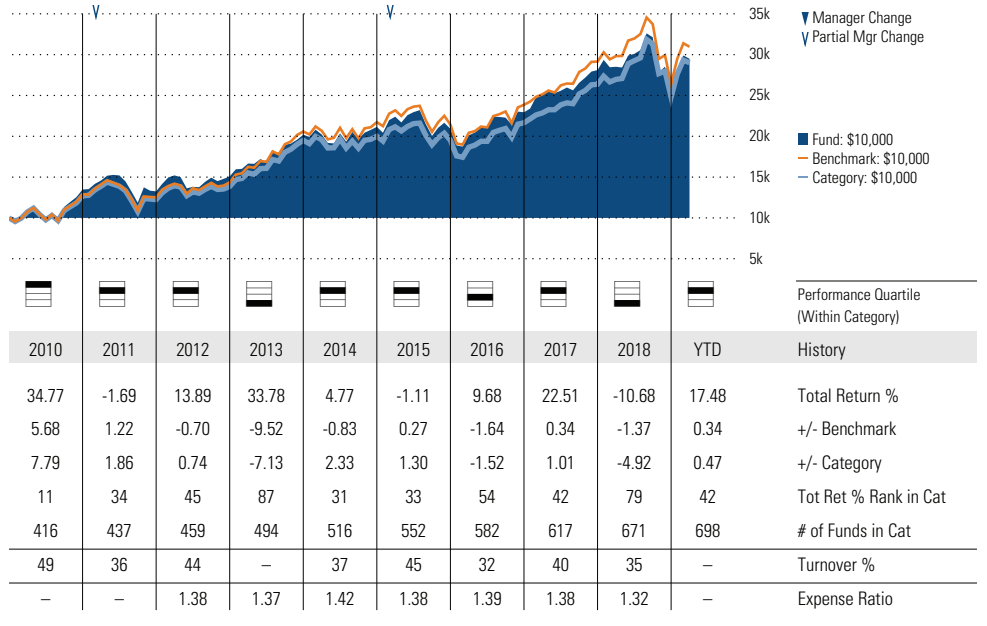
✔ **Style:** The fund has landed in its primary style box — Small Growth — 66.67 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 1.32 is 8.2% higher than the Small Growth category average.

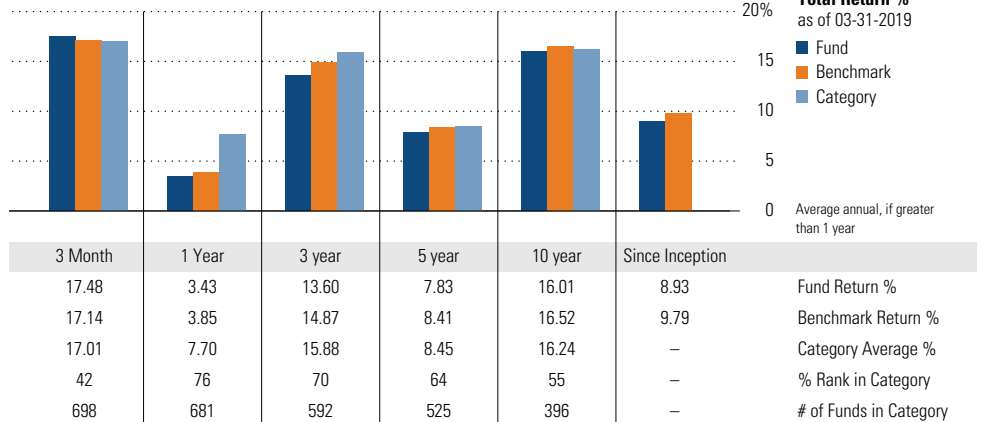
Morningstar Investment Management LLC Analysis

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.

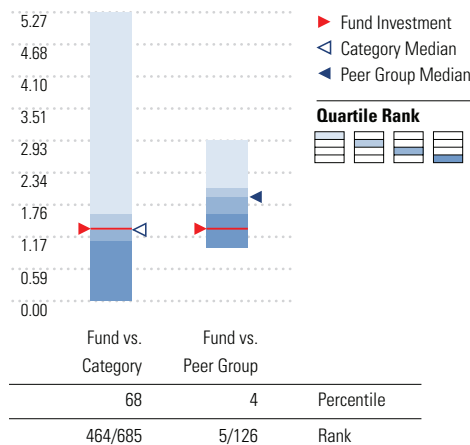
Growth of \$10,000



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	-0.64	-	1.95
Beta	0.97	-	0.94
R-Squared	93.84	-	91.31
Standard Deviation	16.27	16.27	16.11
Sharpe Ratio	0.79	0.86	0.94
Tracking Error	4.07	-	4.79
Information Ratio	-0.31	-	0.26
Up Capture Ratio	94.55	-	97.36
Down Capture Ratio	97.42	-	86.74

Portfolio Metrics

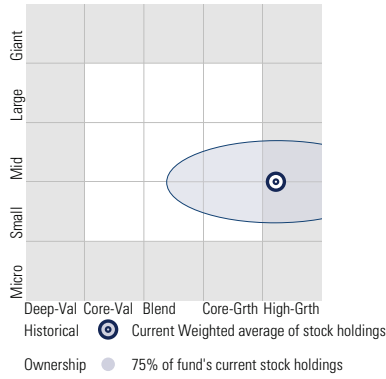
	Fund	Bmark	Cat
Price/Earnings Ratio	25.53	24.72	25.39
Price/Book Ratio	3.23	3.88	3.65
Geom Avg Mkt Cap \$B	2.67	1.66	2.80
ROE	9.39	10.22	9.63

Carillon Eagle Small Cap Growth R3 HSRRX

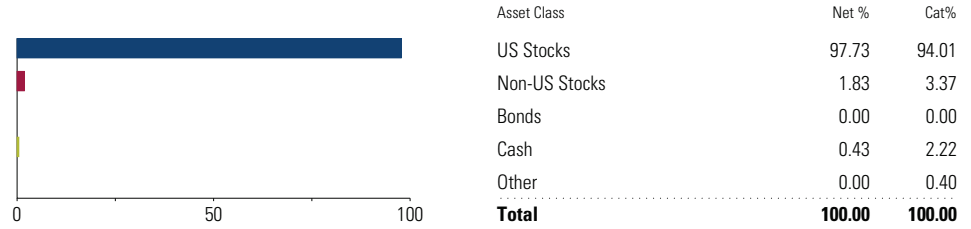
Morningstar Category
Small Growth

Morningstar Index
Russell 2000 Growth TR USD

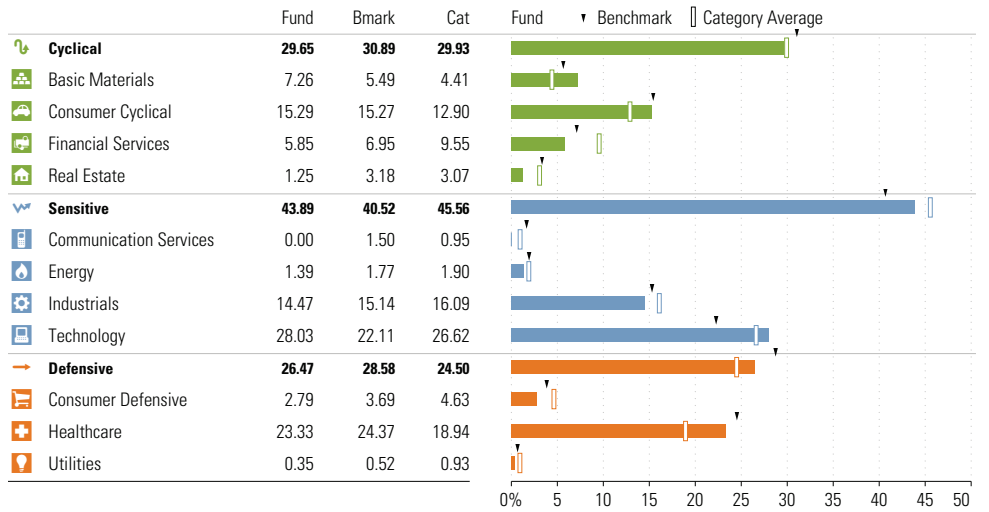
Style Analysis as of 03-31-2019
Morningstar Style Box™



Asset Allocation as of 03-31-2019



Sector Weighting as of 03-31-2019



Style Breakdown



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Quaker Chemical Corp	2.98	2.98	12.94	Basic Materials
⊖ Planet Fitness Inc A	2.72	5.71	-	Consumer Cyclical
⊖ Chart Industries Inc	2.35	8.06	39.20	Industrials
⊖ RealPage Inc	1.99	10.05	25.94	Technology
Cornerstone OnDemand Inc	1.80	11.85	8.63	Technology
Trex Co Inc	1.69	13.54	3.64	Basic Materials
Entegris Inc	1.62	15.16	28.20	Technology
Woodward Inc	1.61	16.77	27.95	Industrials
Cognex Corp	1.58	18.35	31.65	Technology
Hexcel Corp	1.55	19.90	20.88	Industrials
⊖ Casey's General Stores Inc	1.55	21.45	0.72	Consumer Defensive
Pegasystems Inc	1.51	22.96	35.96	Technology
⊖ Merit Medical Systems Inc	1.41	24.37	10.79	Healthcare
Landstar System Inc	1.39	25.76	14.51	Industrials
⊕ Viper Energy Partners LP	1.38	27.14	-	Energy

Total Holdings 109

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Delaware Small Cap Value A DEVLX

Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

Portfolio Manager(s)

Christopher Beck since 05-1997
Steven Catricks since 07-2012
Kent Madden since 07-2012
Kelley Carabasi since 07-2012

Quantitative Screens

✔ **Performance:** The fund has finished in the Small Value category's top three quartiles in 9 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 21.93 years.

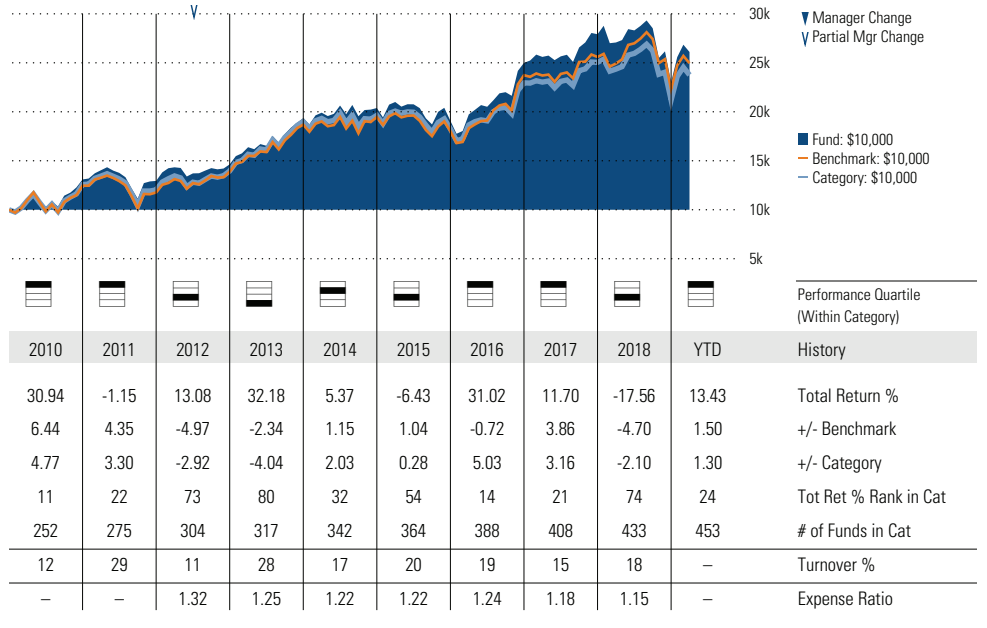
✘ **Style:** The fund has landed in its primary style box — Small Value — 35.29 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 1.15 is 3.36% lower than the Small Value category average.

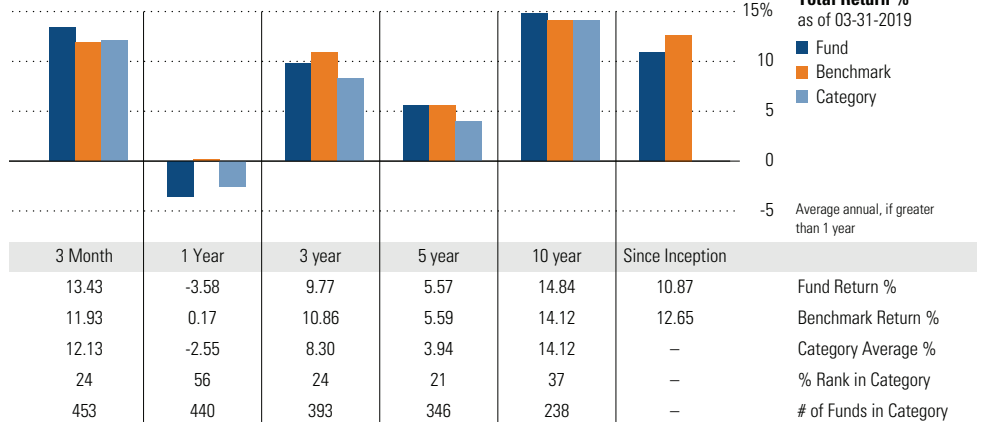
Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning is consistent with the overall investment strategy.

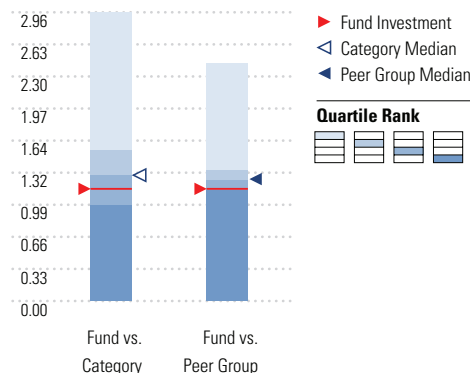
Growth of \$10,000



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	-0.49	-	-1.88
Beta	0.95	-	0.96
R-Squared	94.31	-	92.76
Standard Deviation	15.84	16.12	16.10
Sharpe Ratio	0.59	0.64	0.50
Tracking Error	3.85	-	4.31
Information Ratio	-0.28	-	-0.68
Up Capture Ratio	93.97	-	88.84
Down Capture Ratio	96.62	-	97.04

Portfolio Metrics

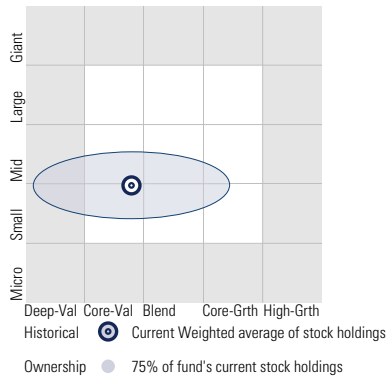
	Fund	Bmark	Cat
Price/Earnings Ratio	18.16	18.52	18.01
Price/Book Ratio	1.88	1.45	1.65
Geom Avg Mkt Cap \$B	2.27	1.34	2.55
ROE	12.76	6.22	9.71

Delaware Small Cap Value A DEVLX

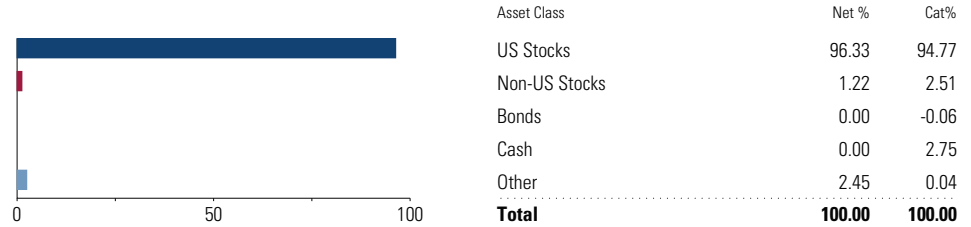
Morningstar Category
Small Value

Morningstar Index
Russell 2000 Value TR USD

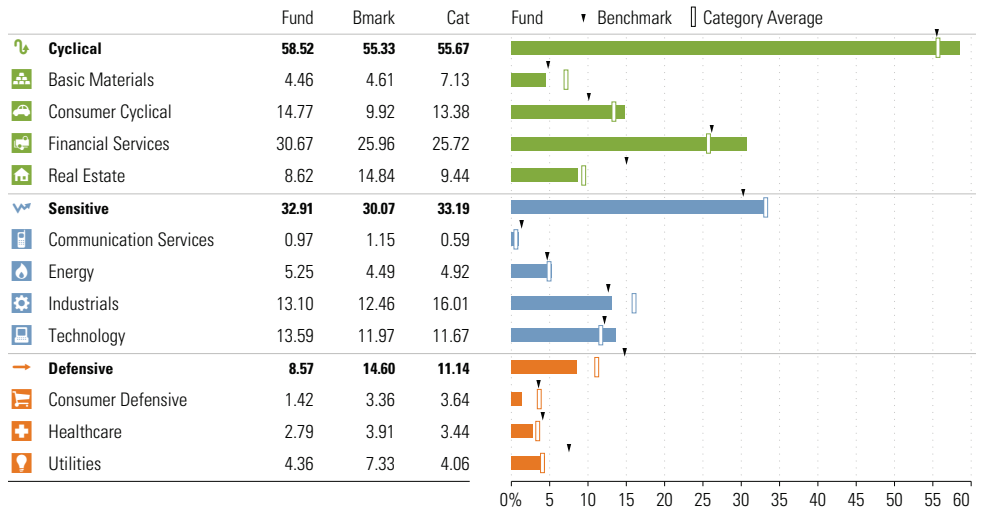
Style Analysis as of 03-31-2019
Morningstar Style Box™



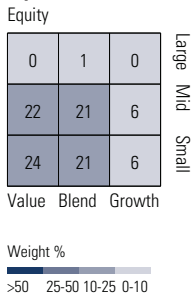
Asset Allocation as of 03-31-2019



Sector Weighting as of 03-31-2019



Style Breakdown



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
East West Bancorp Inc	2.73	2.73	10.73	Financial Services
⊕ Other Assets And Liabilities	2.45	5.18	-	-
MasTec Inc	2.13	7.31	18.59	Industrials
Synopsys Inc	2.08	9.39	36.69	Technology
Hancock Whitney Corp	2.01	11.40	17.37	Financial Services
Berry Global Group Inc	2.00	13.40	13.34	Consumer Cyclical
Webster Financial Corp	1.97	15.36	3.47	Financial Services
ITT Inc	1.83	17.20	20.46	Industrials
Olin Corp	1.75	18.95	16.06	Basic Materials
⊖ Selective Insurance Group Inc	1.74	20.69	4.17	Financial Services
Stifel Financial Corp	1.68	22.37	27.74	Financial Services
Tech Data Corp	1.47	23.85	25.18	Technology
Great Western Bancorp Inc	1.42	25.26	-	Financial Services
F N B Corp	1.37	26.63	8.94	Financial Services
Meritage Homes Corp	1.35	27.98	21.76	Consumer Cyclical

Total Holdings 107

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Dreyfus International Stock Index Inv DIISX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Richard Brown since 04-2007
Karen Wong since 04-2007
Thomas Durante since 06-2010

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 11.95 years.

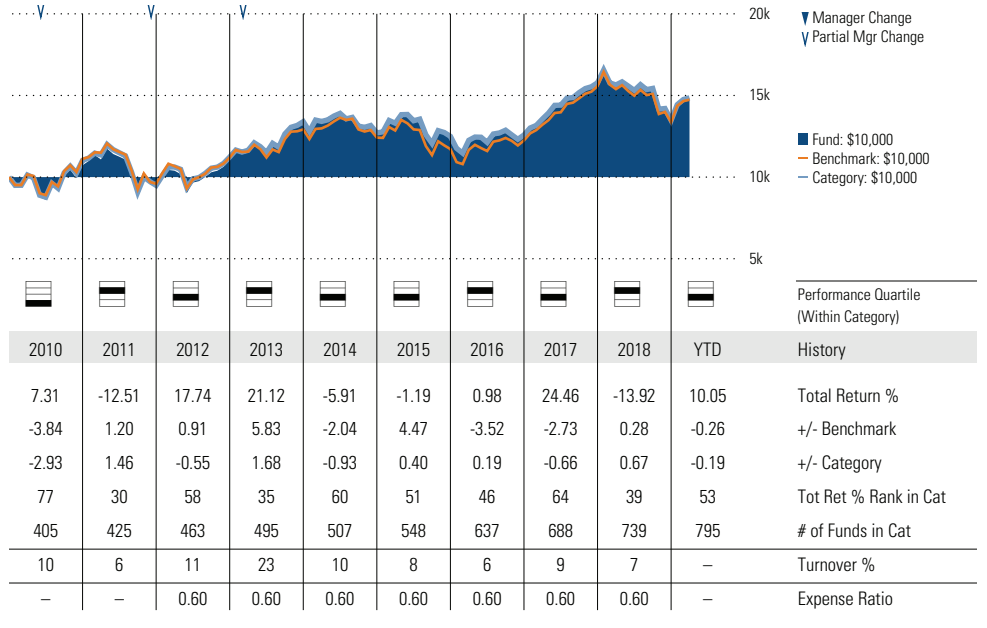
✔ **Style:** The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.6 is 40% lower than the Foreign Large Blend category average.

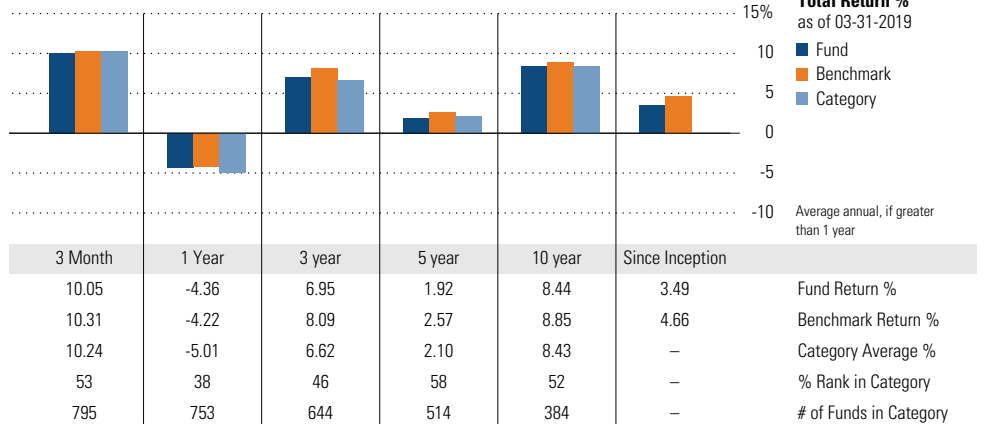
Morningstar Investment Management LLC Analysis

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.

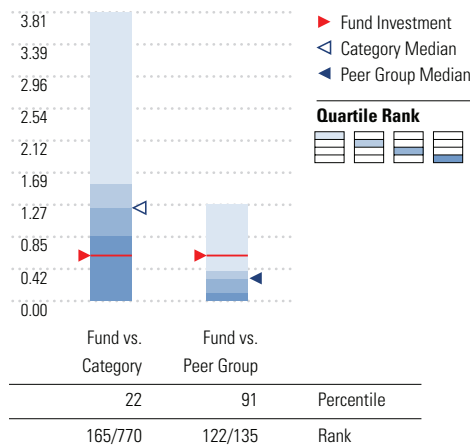
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.68	-	-1.34
Beta	0.95	-	0.98
R-Squared	95.76	-	90.48
Standard Deviation	10.26	10.56	10.83
Sharpe Ratio	0.58	0.67	0.51
Tracking Error	2.17	-	3.31
Information Ratio	-0.52	-	-0.51
Up Capture Ratio	92.63	-	91.56
Down Capture Ratio	97.21	-	99.97

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	15.57	15.22	15.82
Price/Book Ratio	1.56	1.58	1.72
Geom Avg Mkt Cap \$B	35.74	30.69	38.15
ROE	15.44	15.65	17.00

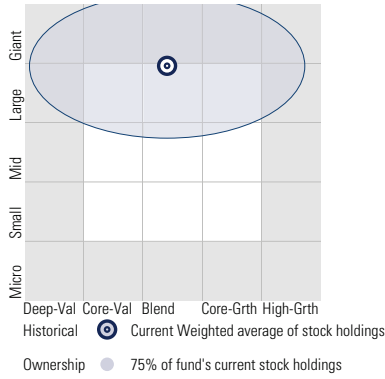
Dreyfus International Stock Index Inv DIISX

Morningstar Category
Foreign Large Blend

Morningstar Index
MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2019

Morningstar Style Box™

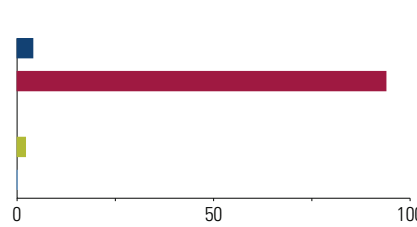


Style Breakdown

Equity			Large Mid Small
Value	Blend	Growth	
32	29	26	
5	4	4	
0	0	0	



Asset Allocation as of 03-31-2019

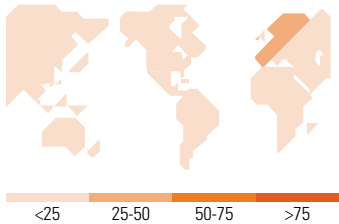


Asset Class	Net %	Cat%
US Stocks	4.00	4.14
Non-US Stocks	93.85	93.72
Bonds	0.00	2.01
Cash	2.14	-0.48
Other	0.01	0.61
Total	100.00	100.00

Sector Weighting as of 03-31-2019

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	42.07	44.07	41.94			
Basic Materials	7.80	7.90	7.84			
Consumer Cyclical	11.48	11.01	11.64			
Financial Services	18.89	21.61	19.58			
Real Estate	3.90	3.55	2.88			
Sensitive	30.98	34.15	33.65			
Communication Services	3.99	4.08	3.70			
Energy	5.96	7.42	6.25			
Industrials	13.25	10.74	12.94			
Technology	7.78	11.91	10.76			
Defensive	26.95	21.78	24.41			
Consumer Defensive	11.91	10.08	11.23			
Healthcare	11.35	8.40	10.35			
Utilities	3.69	3.30	2.83			

World Regions % Equity 03-31-2019



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	36.77	36.57	Americas	1.34	8.21	Greater Europe	61.88	55.22	Developed Markets	99.20
Japan	23.99	19.45	North America	1.29	7.18	United Kingdom	16.64	15.10	Emerging Markets	0.80
Australasia	6.94	4.72	Central/Latin	0.05	1.03	W euro-ex UK	44.77	39.00	Not Available	0.00
Asia-4 Tigers	5.11	6.73				Emrgng Europe	0.02	0.38		
Asia-ex 4 Tigers	0.73	5.67				Africa	0.45	0.74		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Msci Eafe Jun19	2.77	2.77	-	-
⊕ Nestle SA	2.04	4.81	19.72	Consumer Defensive
⊖ Dreyfus Instl Preferred Gov Plus MMT	1.98	6.79	-	-
⊕ Novartis AG	1.46	8.25	17.43	Healthcare
⊕ Roche Holding AG Dividend Right Cert.	1.35	9.60	17.25	Healthcare
⊕ HSBC Holdings PLC	1.14	10.74	-	Financial Services
⊕ BP PLC	1.02	11.76	17.37	Energy
⊖ Royal Dutch Shell PLC Class A	0.99	12.75	10.69	Energy
⊕ Total SA	0.94	13.69	8.59	Energy
⊕ Toyota Motor Corp	0.94	14.62	1.26	Consumer Cyclical

Total Holdings 925

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Dreyfus S&P 500 Index PEOPX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Thomas Durante since 03-2000
Karen Wong since 06-2010
Richard Brown since 06-2010

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 19.01 years.

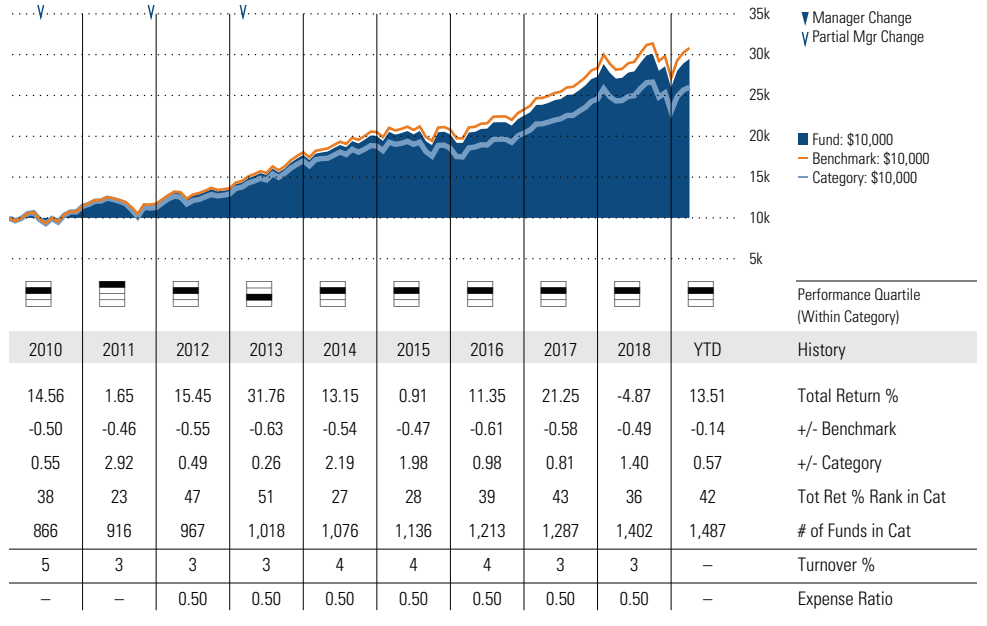
✔ **Style:** The fund has landed in its primary style box — Large Blend — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.5 is 45.05% lower than the Large Blend category average.

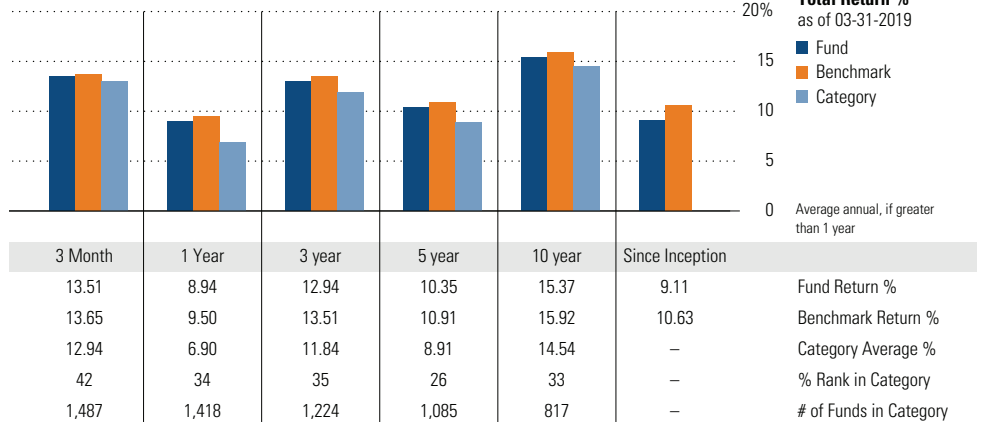
Morningstar Investment Management LLC Analysis

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.

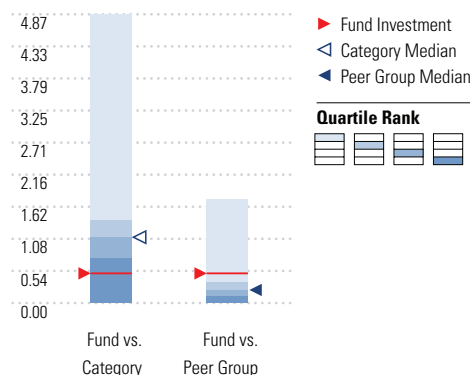
Growth of \$10,000



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	-0.51	-	-1.27
Beta	1.00	-	0.97
R-Squared	100.00	-	91.55
Standard Deviation	10.74	10.73	10.83
Sharpe Ratio	1.07	1.12	0.96
Tracking Error	0.03	-	2.93
Information Ratio	-20.75	-	-1.32
Up Capture Ratio	97.96	-	90.88
Down Capture Ratio	100.95	-	97.96

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.63	18.71	17.87
Price/Book Ratio	2.69	2.74	2.65
Geom Avg Mkt Cap \$B	71.20	73.09	97.84
ROE	21.20	21.80	22.01

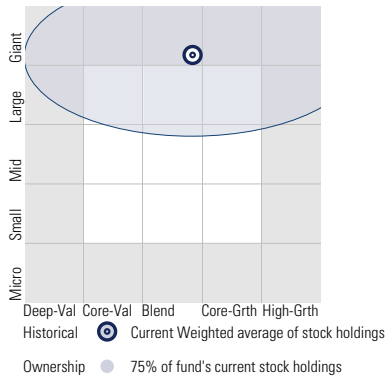
Dreyfus S&P 500 Index PEOPX

Morningstar Category
Large Blend

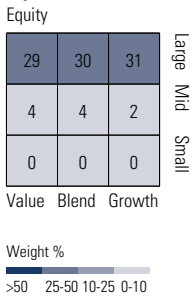
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2019

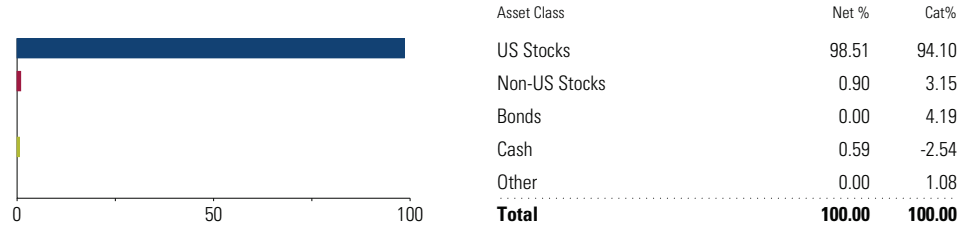
Morningstar Style Box™



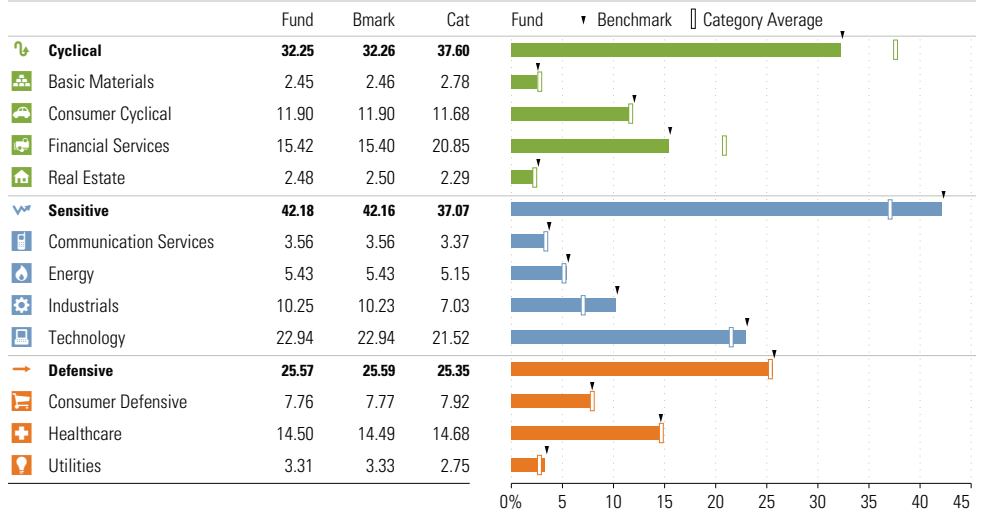
Style Breakdown



Asset Allocation as of 03-31-2019



Sector Weighting as of 03-31-2019



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	3.78	3.78	16.57	Technology
Apple Inc	3.56	7.34	20.88	Technology
Amazon.com Inc	3.07	10.41	18.56	Consumer Cyclical
Facebook Inc A	1.66	12.07	27.16	Technology
Berkshire Hathaway Inc B	1.63	13.71	-1.61	Financial Services
Johnson & Johnson	1.56	15.26	9.02	Healthcare
Alphabet Inc Class C	1.51	16.77	-	Technology
Alphabet Inc A	1.47	18.24	12.63	Technology
Exxon Mobil Corp	1.43	19.67	19.69	Energy
JPMorgan Chase & Co	1.39	21.06	4.52	Financial Services
Visa Inc Class A	1.14	22.20	18.57	Financial Services
Procter & Gamble Co	1.09	23.29	13.98	Consumer Defensive
Bank of America Corporation	1.04	24.32	12.58	Financial Services
Verizon Communications Inc	1.02	25.35	6.25	Communication Svc
Intel Corp	1.01	26.36	15.10	Technology

Total Holdings 508

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category
High Yield Bond

Morningstar Index
ICE BofAML US High Yield TR USD

Portfolio Manager(s)

Michael Weilheimer since 01-1996
Stephen Concannon since 11-2014

Quantitative Screens

✔ **Performance:** The fund has finished in the High Yield 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 23.26 years.

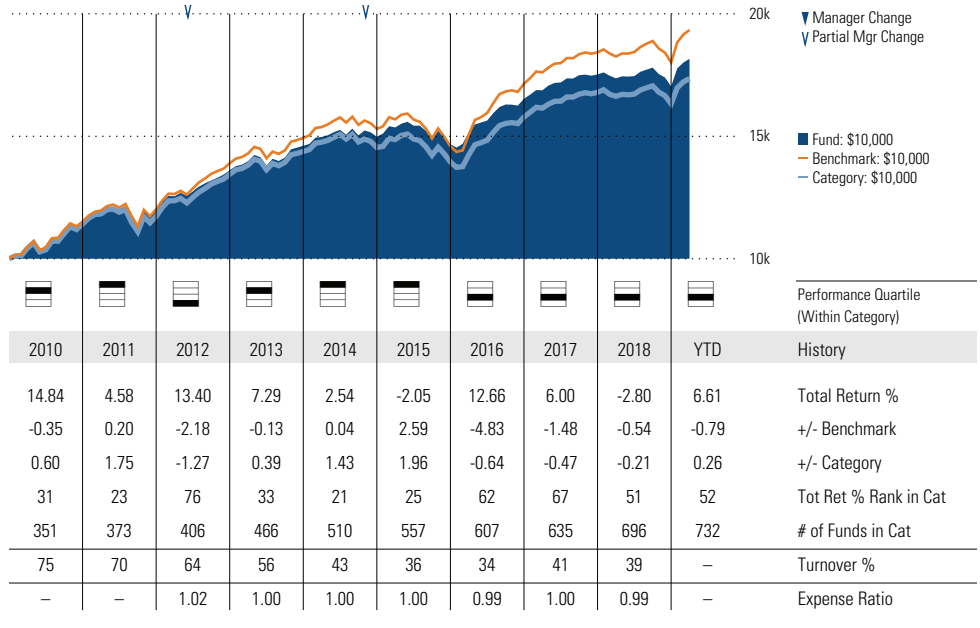
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.99 is 1.98% lower than the High Yield Bond category average.

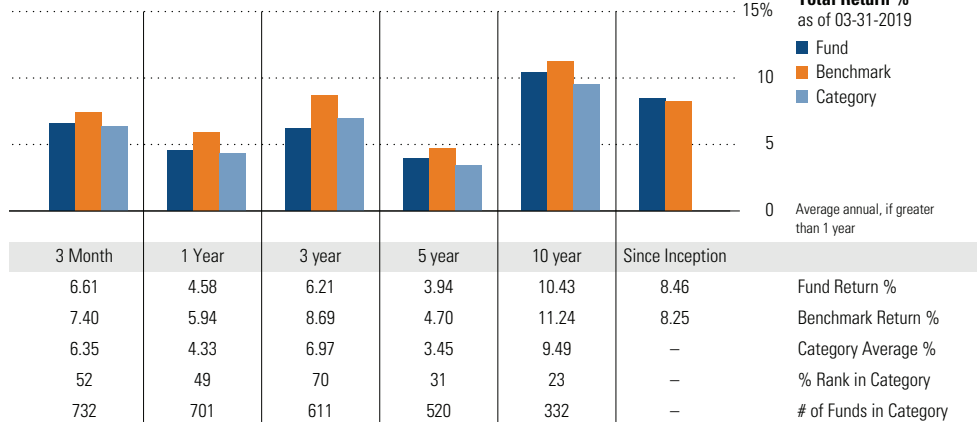
Morningstar Investment Management LLC Analysis

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

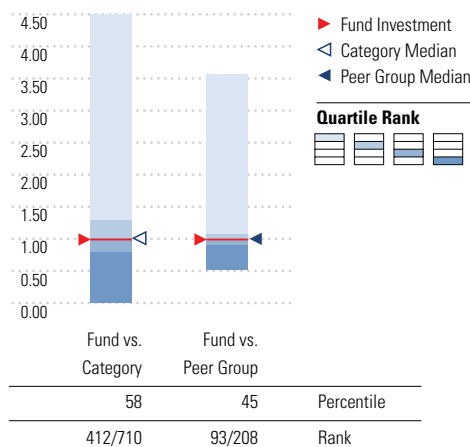
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.70	-	-0.49
Beta	0.81	-	0.87
R-Squared	95.10	-	89.85
Standard Deviation	3.81	4.61	4.25
Sharpe Ratio	1.25	1.53	1.31
Tracking Error	1.23	-	1.53
Information Ratio	-2.01	-	-1.33
Up Capture Ratio	75.90	-	83.92
Down Capture Ratio	88.53	-	94.45

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	3.93	-	3.09
Avg Eff Maturity	5.84	-	5.10

Eaton Vance Income Fund of Boston A EVIBX

Morningstar Category
High Yield Bond

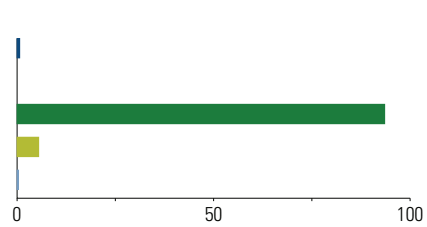
Morningstar Index
ICE BofAML US High Yield TR USD

Style Analysis as of 03-31-2019

Style Breakdown



Asset Allocation as of 03-31-2019

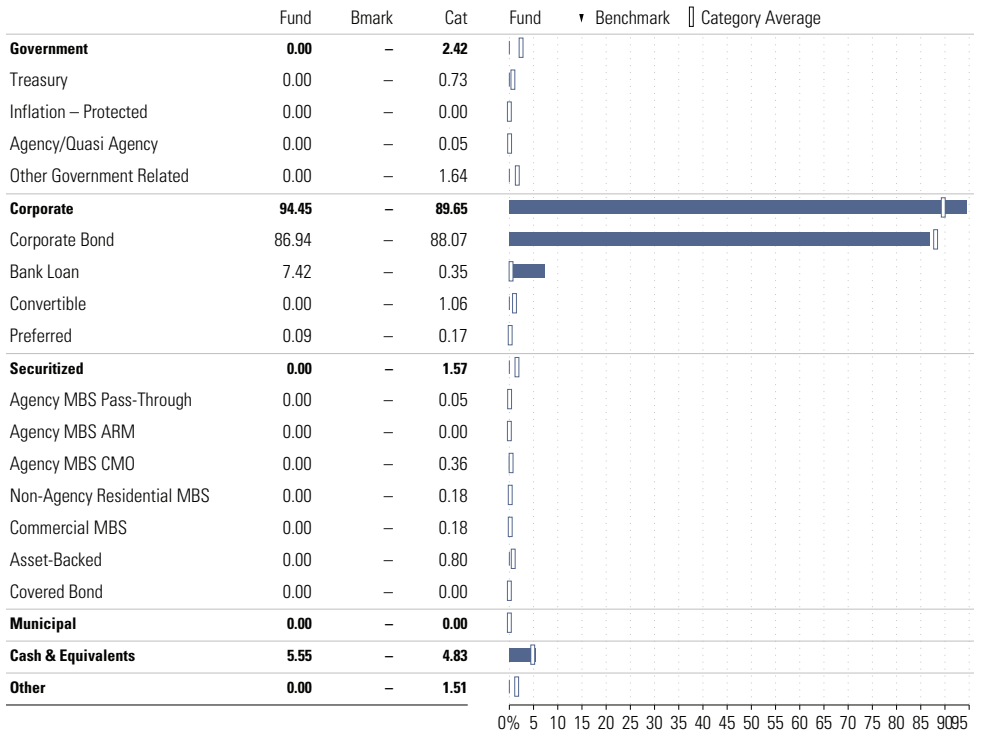


Asset Class	Net %	Cat%
US Stocks	0.65	0.65
Non-US Stocks	0.00	0.03
Bonds	93.52	94.58
Cash	5.48	2.87
Other	0.35	1.86
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	0.00	-	2.81
AA	0.00	-	0.24
A	0.00	-	0.98
BBB	4.61	-	4.44
BB	42.54	-	33.12
B	42.17	-	40.07
Below B	8.24	-	16.57
Not Rated	2.44	-	1.77

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Ev Cash Reserves Fund Llc	-	4.06	4.06	-
MPH Acquisition Holdings LLC 7.12%	06-2024	1.20	5.26	-
⊕ Asurion	08-2025	1.07	6.33	-
Sprint Corporation 7.88%	09-2023	1.01	7.34	-
CrownRock LP 5.62%	10-2025	0.78	8.12	-
⊕ Graftech Finance, Inc.	02-2025	0.70	8.82	-
Laureate Education, Inc. 8.25%	05-2025	0.69	9.51	-
⊕ Press Ganey Holdings, Inc.	10-2023	0.67	10.18	-
Jaguar Holding Co II/Pharmaceutical Product Development LLC 6.38%	08-2023	0.65	10.83	-
Viking Cruises, Ltd. 5.88%	09-2027	0.63	11.45	-

Total Holdings 462

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Federated Government Ultrashort Dur Svc FEUSX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 21.74 years.

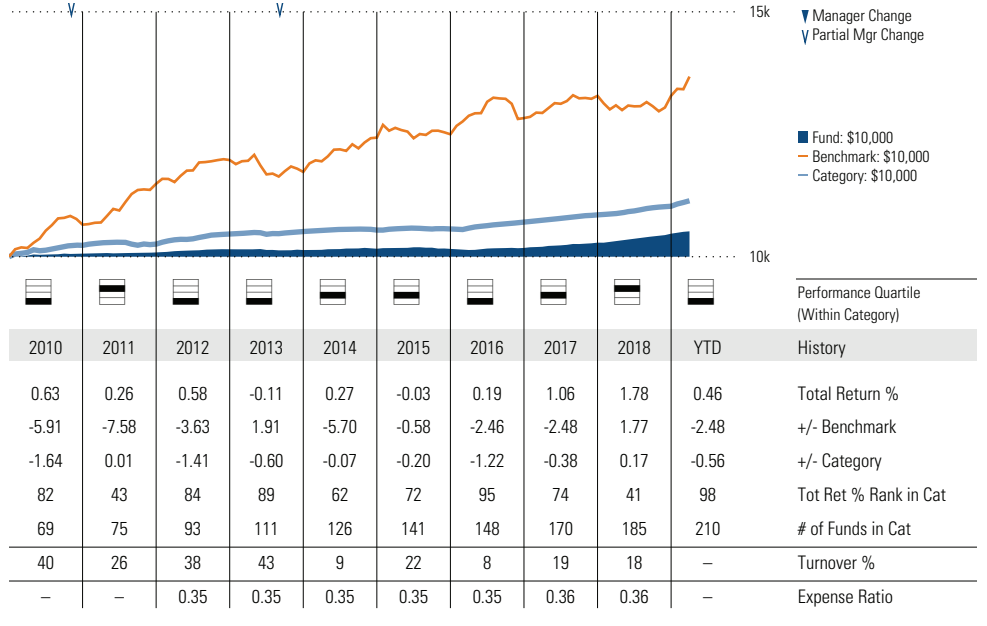
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.36 is 25% lower than the Ultrashort Bond category average.

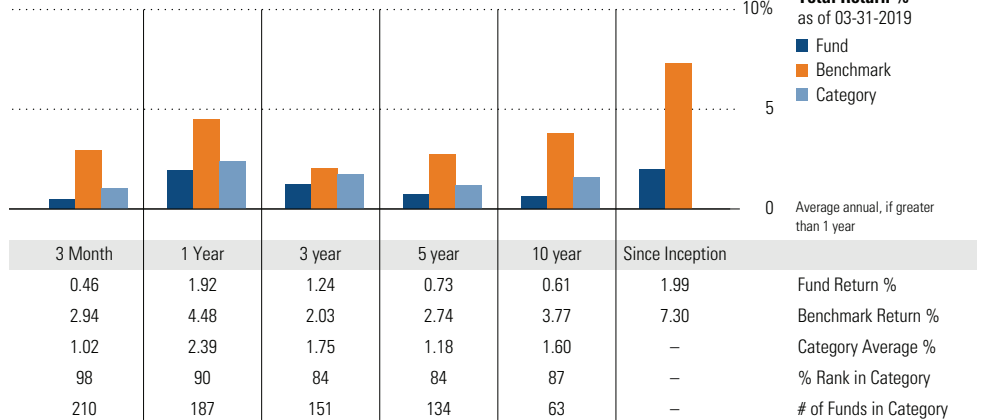
Morningstar Investment Management LLC Analysis

This fund fails our performance consistency screen. Its relative performance versus typical peers in the ultrashort bond category has struggled, partly due to its strict adherence to investing in government securities, which have lagged credit instruments.

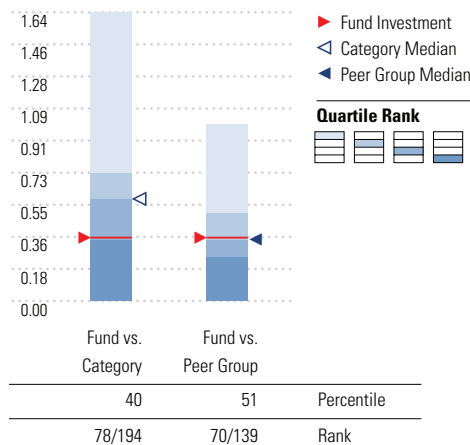
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.15	-	1.69
Beta	0.04	-	0.03
R-Squared	23.98	-	16.89
Standard Deviation	0.25	2.97	0.45
Sharpe Ratio	-0.24	0.26	0.89
Tracking Error	2.86	-	2.91
Information Ratio	-0.28	-	-0.10
Up Capture Ratio	17.96	-	23.48
Down Capture Ratio	-12.44	-	-21.26

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.29	4.43	0.83
Avg Eff Maturity	1.99	-	1.55

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

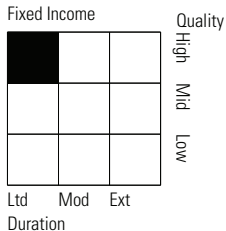
Federated Government Ultrashrt Dur Svc FEUSX

Morningstar Category
Ultrashort Bond

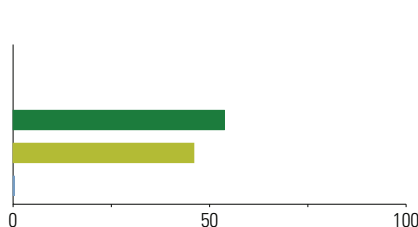
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2019

Style Breakdown



Asset Allocation as of 03-31-2019

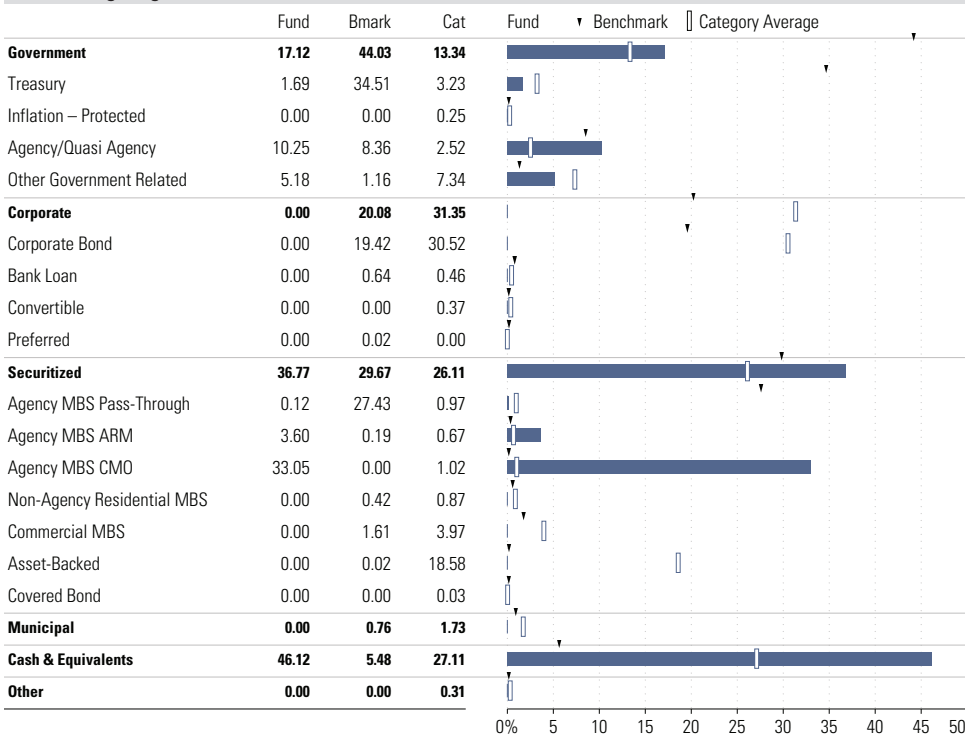


Asset Class	Net %	Cat%
US Stocks	0.00	0.01
Non-US Stocks	0.00	0.00
Bonds	53.72	71.17
Cash	45.98	27.58
Other	0.30	1.22
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	100.00	3.53	50.22
AA	0.00	74.59	10.73
A	0.00	10.82	19.78
BBB	0.00	8.32	14.86
BB	0.00	0.28	0.82
B	0.00	0.00	0.26
Below B	0.00	0.00	0.15
Not Rated	0.00	2.46	3.18

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Bmo Capital Markets Corp., 3.000%, Dated 12/31/2018, Due 1/2/2019	01-2019	20.90	20.90	–
⊕ Hsbc Securities (Usa), Inc., 3.010%, Dated 12/31/2018, Due 1/2/2019	01-2019	18.13	39.03	–
⊖ Government National Mortgage Association 2.96%	01-2065	3.23	42.26	–
⊕ Government National Mortgage Association 2.96%	02-2065	3.22	45.48	–
⊖ Federal National Mortgage Association 3%	01-2037	2.85	48.33	–
⊖ Government National Mortgage Association 2.69%	09-2062	2.83	51.16	–
⊖ Government National Mortgage Association 2.81%	06-2062	2.63	53.79	–
⊖ Government National Mortgage Association 2.65%	11-2062	2.34	56.13	–
⊕ Federal National Mortgage Association Remic, Series 2012-116, Class Fa, 2.8	10-2042	2.33	58.46	–
⊖ Government National Mortgage Association 2.65%	02-2062	2.04	60.50	–

Total Holdings 194

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

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 28.55 years.

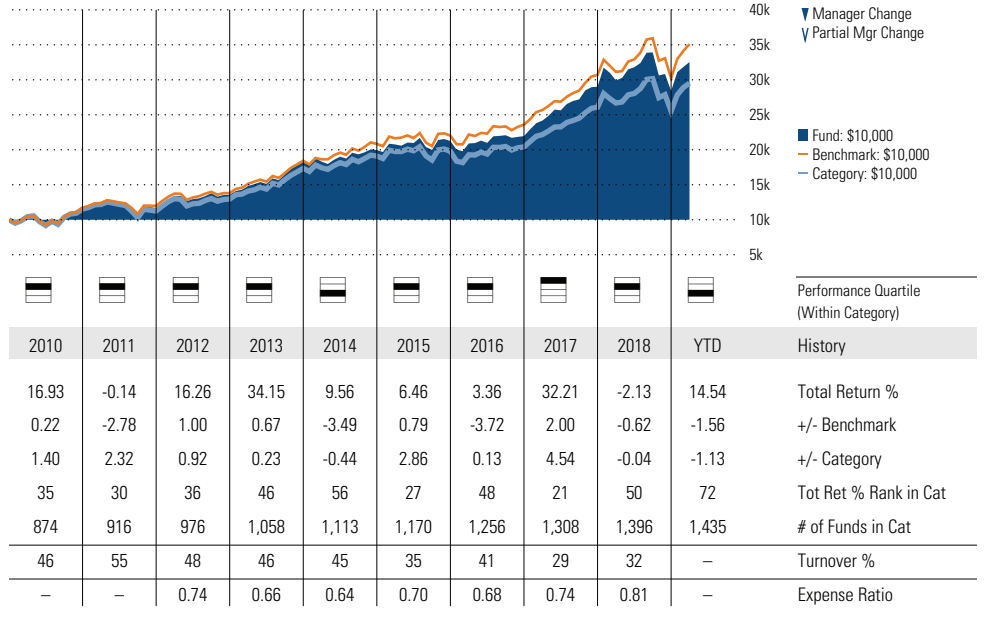
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.81 is 22.12% lower than the Large Growth category average.

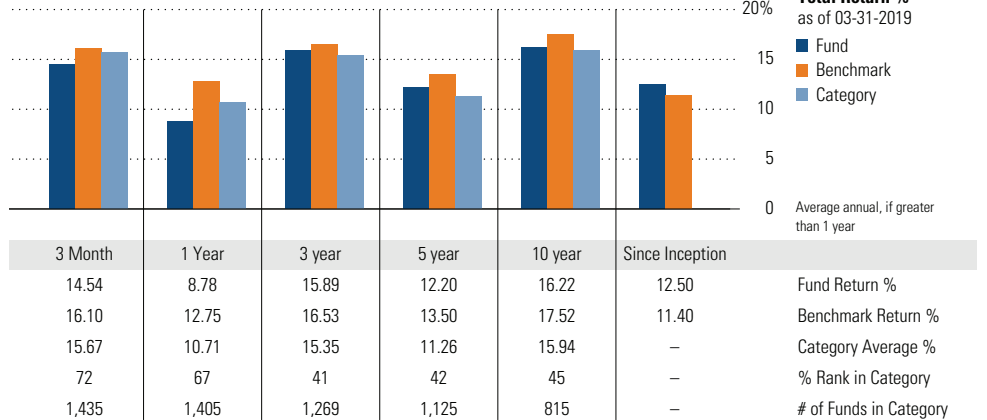
Morningstar Investment Management LLC Analysis

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.

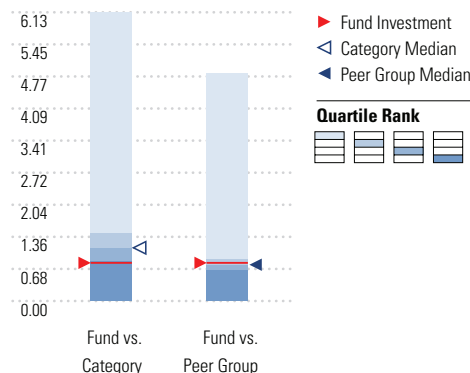
Growth of \$10,000



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	-0.71	-	-0.67
Beta	1.01	-	0.99
R-Squared	94.64	-	89.81
Standard Deviation	12.70	12.19	12.79
Sharpe Ratio	1.13	1.22	1.10
Tracking Error	2.94	-	4.11
Information Ratio	-0.22	-	-0.38
Up Capture Ratio	96.62	-	95.28
Down Capture Ratio	97.14	-	97.60

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	23.22	21.82	23.08
Price/Book Ratio	3.55	5.15	4.39
Geom Avg Mkt Cap \$B	72.75	55.71	72.96
ROE	20.25	27.80	23.94

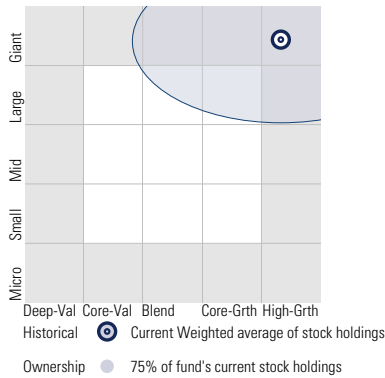
Fidelity® Contrafund® FCNTX

Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

Style Analysis as of 03-31-2019

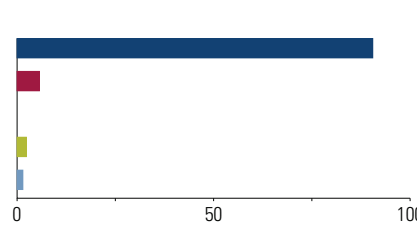
Morningstar Style Box™



Style Breakdown

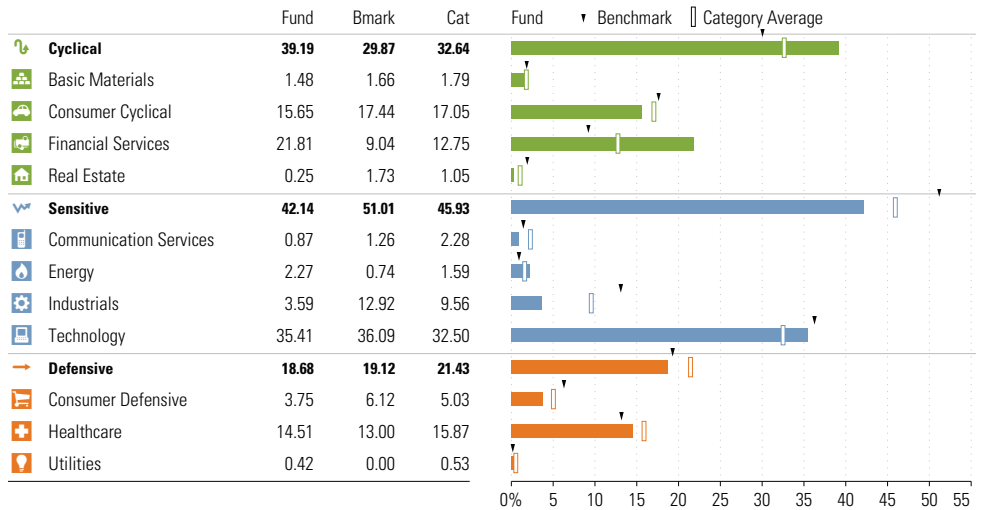


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	90.49	92.09
Non-US Stocks	5.68	5.33
Bonds	0.00	0.04
Cash	2.37	1.81
Other	1.46	0.73
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Amazon.com Inc	6.78	6.78	18.56	Consumer Cyclical
Facebook Inc A	6.28	13.05	27.16	Technology
Berkshire Hathaway Inc A	5.09	18.14	-1.56	Financial Services
Microsoft Corp	4.35	22.49	16.57	Technology
Salesforce.com Inc	3.53	26.01	15.62	Technology
Visa Inc Class A	3.43	29.44	18.57	Financial Services
UnitedHealth Group Inc	3.28	32.72	-0.39	Healthcare
Alphabet Inc A	2.92	35.64	12.63	Technology
Netflix Inc	2.73	38.36	33.21	Consumer Cyclical
Alphabet Inc Class C	2.64	41.01	-	Technology
Adobe Inc	2.56	43.56	17.79	Technology
Fidelity Revere Str Tr	2.37	45.94	-	-
PayPal Holdings Inc	2.26	48.19	-	Financial Services
Mastercard Inc A	2.12	50.32	24.98	Financial Services
Apple Inc	1.79	52.11	20.88	Technology

Total Holdings 324

⊕ Increase ⊖ Decrease ✨ New to Portfolio

JPMorgan Emerging Markets Equity R4 JHUKX

Morningstar Category
Diversified Emerging Mkts

Morningstar Index
MSCI EM NR USD

Portfolio Manager(s)

Austin Forey since 09-2005
Amit Mehta since 02-2013
Leon Eidelman since 02-2013

Quantitative Screens

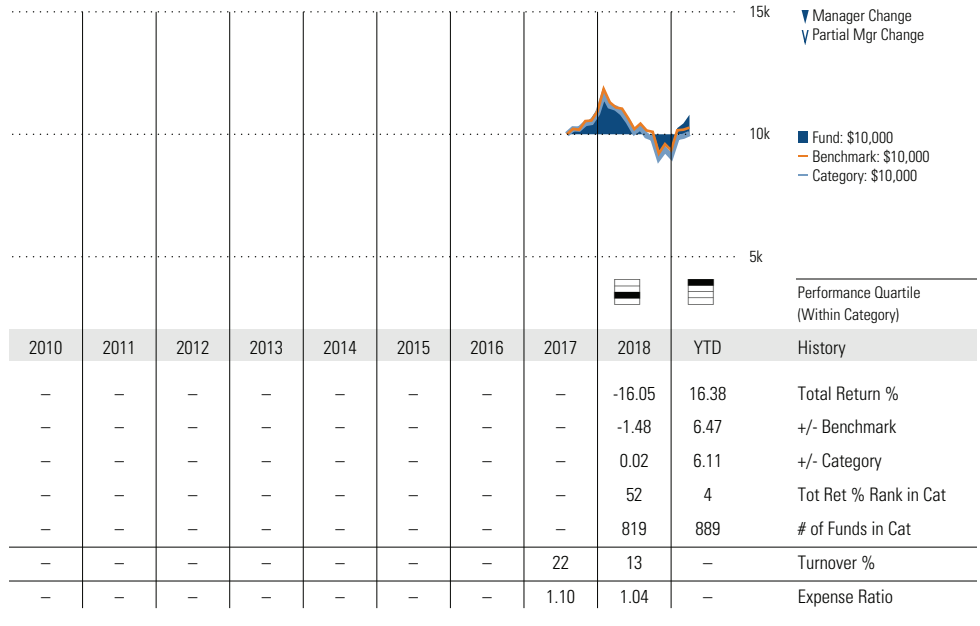
The Performance screen is not applicable for funds with less than three years of data.

- ✔ **Management:** The fund's management has been in place for 13.59 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 1.04 is 20% 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.

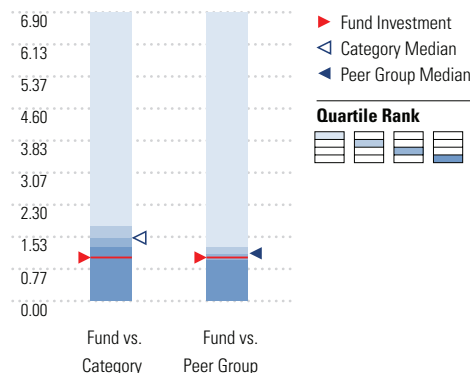
Growth of \$10,000



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	-	-	-0.58
Beta	-	-	0.93
R-Squared	-	-	86.10
Standard Deviation	-	13.02	13.02
Sharpe Ratio	-	0.74	0.64
Tracking Error	-	-	4.84
Information Ratio	-	-	-0.31
Up Capture Ratio	-	-	92.48
Down Capture Ratio	-	-	97.54

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	-	12.62	13.55
Price/Book Ratio	-	1.49	1.87
Geom Avg Mkt Cap \$B	-	19.61	20.39
ROE	-	17.14	20.22

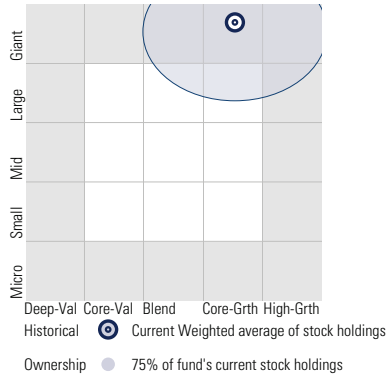
JPMorgan Emerging Markets Equity R4 JHUKX

Morningstar Category
Diversified Emerging Mkts

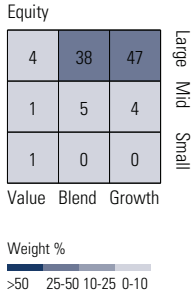
Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2019

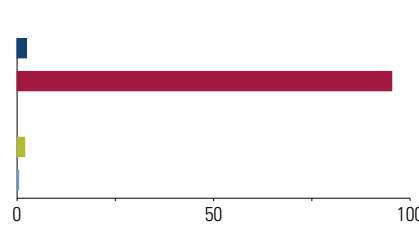
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2019

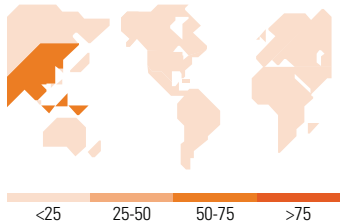


Asset Class	Net %	Cat%
US Stocks	2.33	2.72
Non-US Stocks	95.33	96.05
Bonds	0.00	1.02
Cash	1.94	-0.32
Other	0.40	0.53
Total	100.00	100.00

Sector Weighting as of 03-31-2019

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	56.22	46.59	46.79			
Basic Materials	1.66	7.59	6.26			
Consumer Cyclical	16.35	11.57	12.64			
Financial Services	38.21	24.14	25.38			
Real Estate	0.00	3.29	2.51			
Sensitive	30.00	41.79	39.12			
Communication Services	0.00	4.57	3.91			
Energy	0.77	7.88	6.64			
Industrials	4.11	4.97	5.46			
Technology	25.12	24.37	23.11			
Defensive	13.79	11.62	14.09			
Consumer Defensive	13.08	6.64	9.26			
Healthcare	0.00	2.50	2.86			
Utilities	0.71	2.48	1.97			

World Regions % Equity 03-31-2019



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	73.29	69.31	Americas	16.01	15.52	Greater Europe	10.71	15.19	Developed Markets	25.38
Japan	0.00	0.08	North America	2.39	1.38	United Kingdom	0.00	0.69	Emerging Markets	74.62
Australasia	0.00	0.02	Central/Latin	13.62	14.14	W euro-ex UK	1.48	1.33	Not Available	0.00
Asia-4 Tigers	21.52	23.14				Emrgng Europe	4.19	6.69		
Asia-ex 4 Tigers	51.77	46.07				Africa	5.04	6.48		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Alibaba Group Holding Ltd ADR	5.90	5.90	-	Consumer Cyclical
⊕ Tencent Holdings Ltd	5.79	11.69	14.97	Technology
⊕ AIA Group Ltd	5.45	17.14	26.31	Financial Services
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	4.94	22.08	10.97	Technology
⊕ Ping An Insurance (Group) Co. of China Ltd Class H	4.83	26.91	28.04	Financial Services
⊕ Housing Development Finance Corp Ltd	4.30	31.21	0.04	Financial Services
⊕ Samsung Electronics Co Ltd	4.01	35.22	-	Technology
⊕ Sberbank of Russia PJSC	2.88	38.11	-	Financial Services
⊕ HDFC Bank Ltd	2.56	40.67	9.29	Financial Services
⊕ Jpmorgan U.S. Government Money Market Fund, Class Institutional	1.94	42.61	-	-

Total Holdings 65

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Neuberger Berman Mid Cap Growth R3 NMGRX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Portfolio Manager(s)

Kenneth Turek since 01-2003

Quantitative Screens

✔ **Performance:** The fund has finished in the Mid-Cap Growth 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 16.17 years.

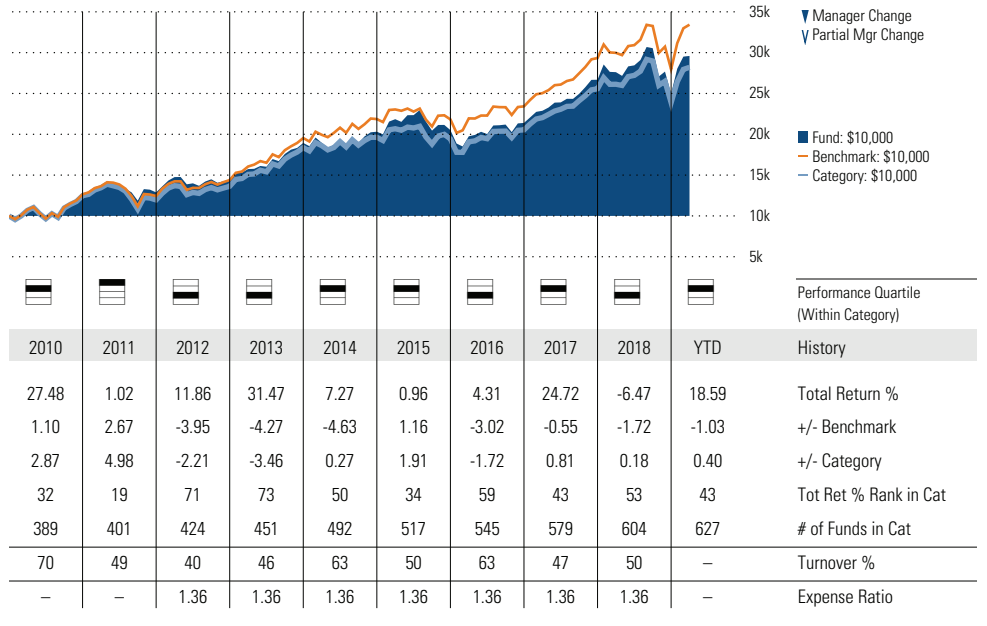
✔ **Style:** The fund has landed in its primary style box — Mid-Cap Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 1.36 is 16.24% higher than the Mid-Cap Growth category average.

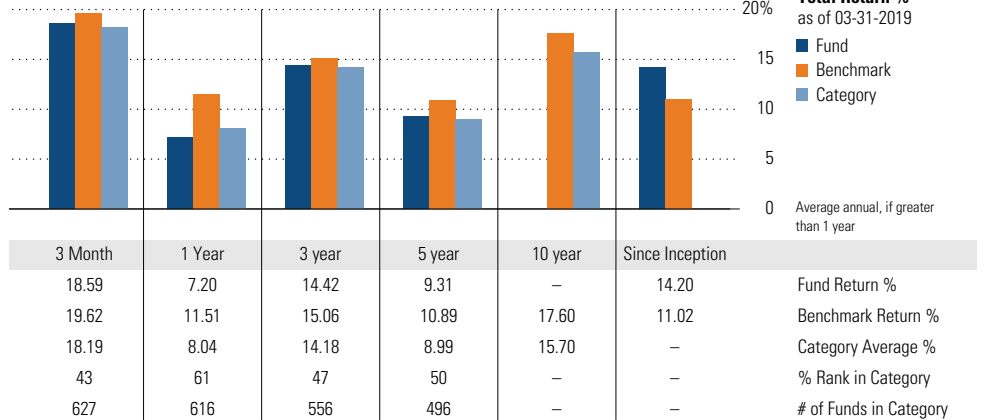
Morningstar Investment Management LLC Analysis

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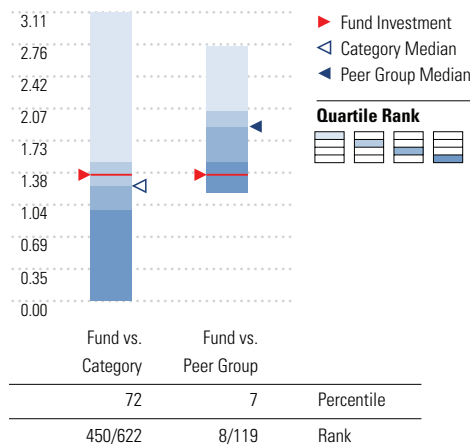
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	-1.66	-	-0.08
Beta	1.09	-	1.00
R-Squared	98.48	-	90.20
Standard Deviation	14.53	13.29	14.00
Sharpe Ratio	0.91	1.03	0.97
Tracking Error	2.12	-	4.36
Information Ratio	-0.30	-	-0.22
Up Capture Ratio	102.09	-	98.22
Down Capture Ratio	110.51	-	98.37

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	28.68	24.43	24.72
Price/Book Ratio	4.88	4.75	4.01
Geom Avg Mkt Cap \$B	8.18	11.70	9.33
ROE	14.93	21.26	18.42

Neuberger Berman Mid Cap Growth R3 NMGRX

Morningstar Category

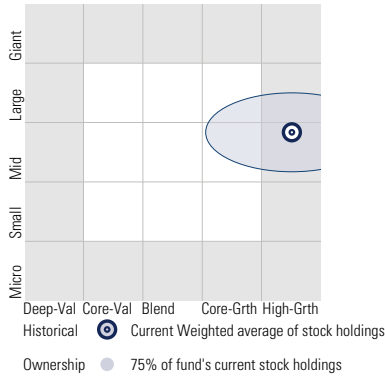
Mid-Cap Growth

Morningstar Index

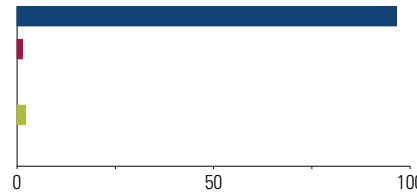
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2019

Morningstar Style Box™

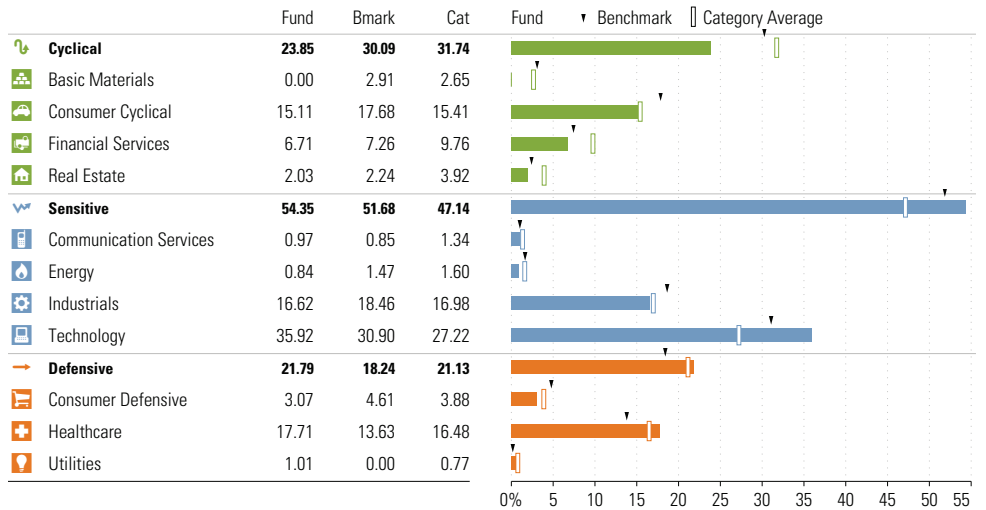


Asset Allocation as of 03-31-2019

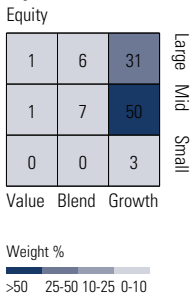


Asset Class	Net %	Cat%
US Stocks	96.53	92.58
Non-US Stocks	1.36	3.84
Bonds	0.00	0.02
Cash	2.11	3.26
Other	0.00	0.30
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Style Breakdown



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Ssc Government Mm Gvmxx	2.11	2.11	—	—
ServiceNow Inc	2.09	4.20	38.44	Technology
⊖ CoStar Group Inc	1.99	6.19	38.26	Real Estate
CDW Corp	1.93	8.11	19.27	Technology
Motorola Solutions Inc	1.82	9.93	22.56	Technology
Global Payments Inc	1.80	11.73	32.39	Industrials
RingCentral Inc Class A	1.62	13.36	—	Technology
Roper Technologies Inc	1.60	14.95	28.48	Industrials
Xilinx Inc	1.59	16.55	49.29	Technology
Splunk Inc	1.58	18.13	18.84	Technology
Square Inc A	1.56	19.69	—	Technology
Burlington Stores Inc	1.52	21.20	—	Consumer Defensive
Cintas Corp	1.50	22.70	20.31	Industrials
Autodesk Inc	1.48	24.18	21.16	Technology
Bright Horizons Family Solutions Inc	1.46	25.64	14.05	Consumer Cyclical

Total Holdings 99

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Oppenheimer International Growth R OIGNX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

George Evans since 03-1996

Robert Dunphy since 03-2012

Quantitative Screens

✔ **Performance:** The fund has finished in the Foreign Large Growth 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 23.03 years.

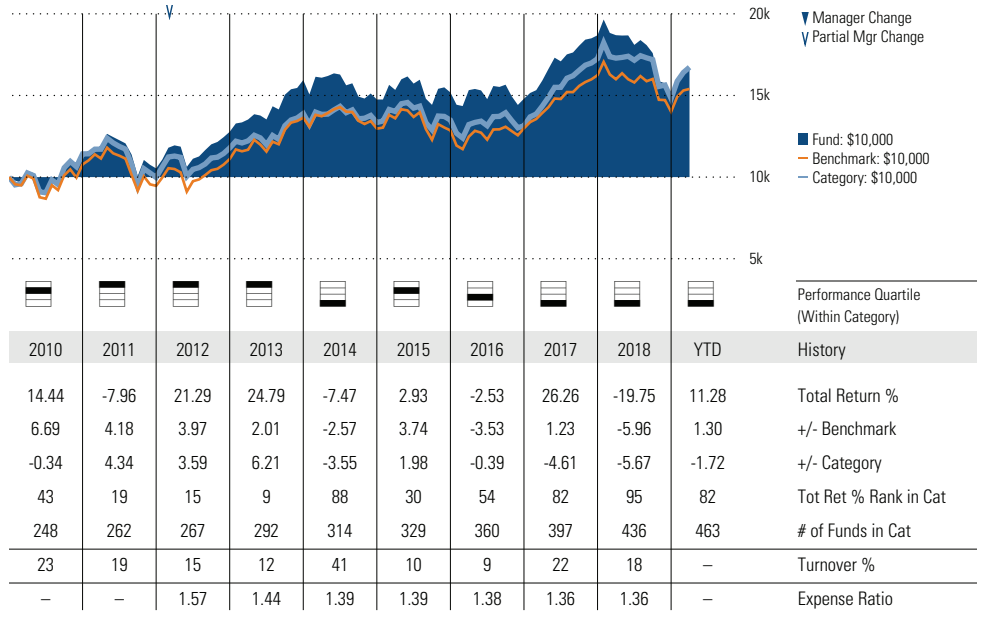
✔ **Style:** The fund has landed in its primary style box — Large Growth — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 1.36 is 20.35% higher than the Foreign Large Growth category average.

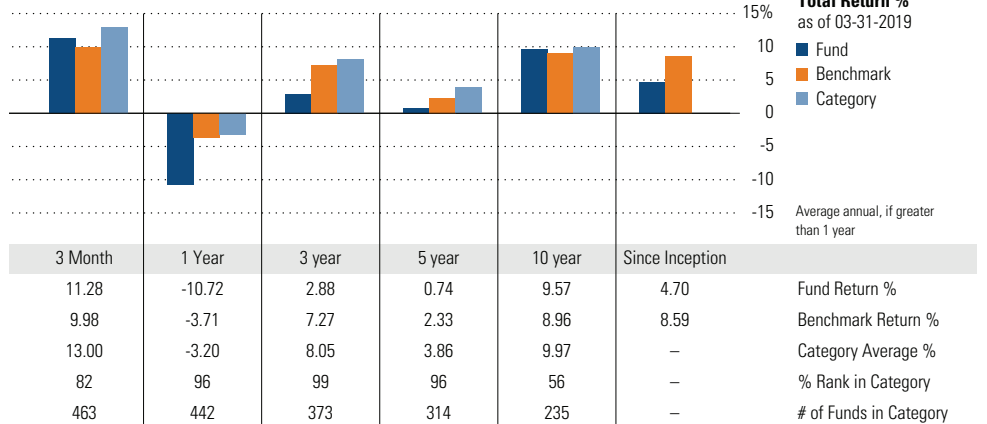
Morningstar Investment Management LLC Analysis

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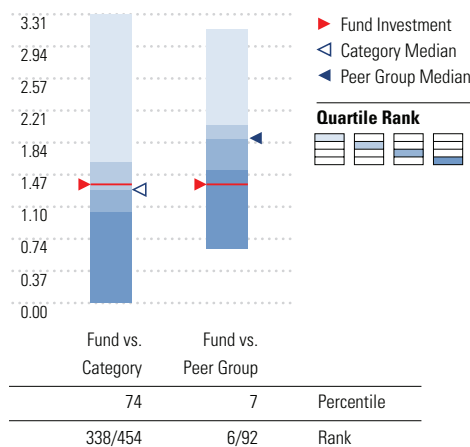
Growth of \$10,000



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

Metric	Fund	Bmark	Cat
Alpha	-4.42	-	0.81
Beta	1.05	-	0.99
R-Squared	86.91	-	-
Standard Deviation	11.77	10.47	11.66
Sharpe Ratio	0.19	0.60	0.59
Tracking Error	4.29	-	5.26
Information Ratio	-1.02	-	0.08
Up Capture Ratio	86.00	-	95.37
Down Capture Ratio	114.34	-	87.27

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	22.08	16.19	17.86
Price/Book Ratio	3.18	1.58	2.37
Geom Avg Mkt Cap \$B	15.13	35.93	31.37
ROE	23.39	15.50	19.30

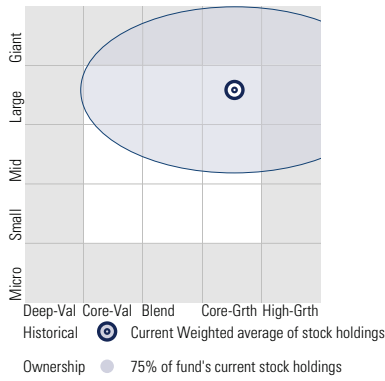
Oppenheimer International Growth R OIGNX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2019

Morningstar Style Box™

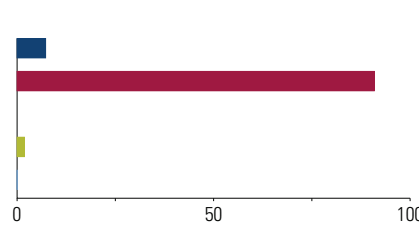


Style Breakdown

Equity			Large Mid Small
Value	Blend	Growth	
12	13	44	
6	8	16	
0	1	0	

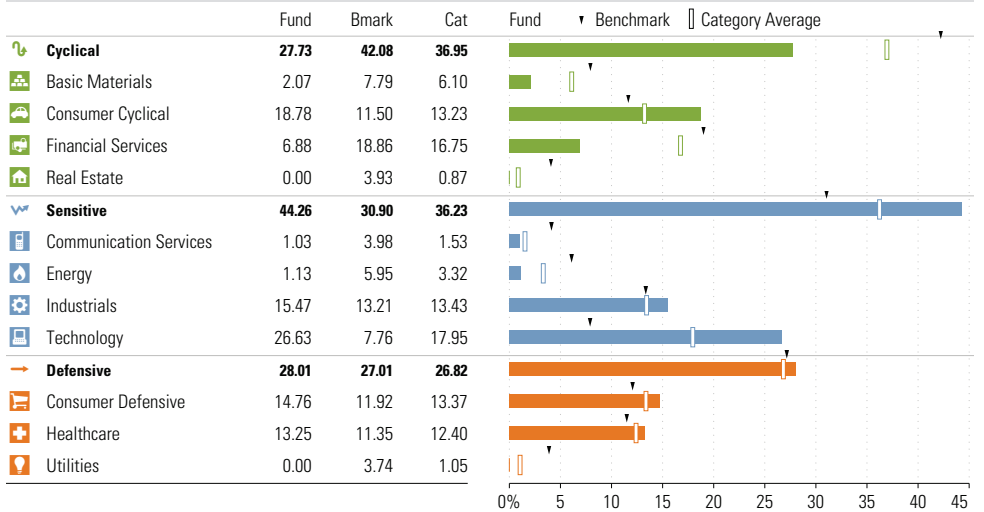


Asset Allocation as of 03-31-2019

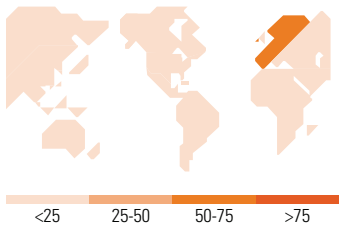


Asset Class	Net %	Cat%
US Stocks	7.25	8.20
Non-US Stocks	90.88	88.19
Bonds	0.00	0.06
Cash	1.86	2.98
Other	0.01	0.58
Total	100.00	100.00

Sector Weighting as of 03-31-2019



World Regions % Equity 03-31-2019



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	24.08	32.42	Americas	11.12	14.69	Greater Europe	64.80	52.88	Developed Markets	92.19
Japan	12.57	13.72	North America	11.12	12.64	United Kingdom	10.01	13.24	Emerging Markets	7.81
Australasia	3.40	2.47	Central/Latin	0.00	2.05	W euro-ex UK	53.66	38.40	Not Available	0.00
Asia-4 Tigers	1.43	6.52				Emrgng Europe	1.13	0.35		
Asia-ex 4 Tigers	6.68	9.71				Africa	0.00	0.89		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
SAP SE	2.63	2.63	18.02	Technology
ICICI Bank Ltd ADR	2.38	5.01	11.37	Financial Services
Infineon Technologies AG	2.26	7.26	3.19	Technology
Bunzl PLC	2.15	9.42	6.88	Consumer Defensive
⊕ Keyence Corp	2.04	11.46	25.12	Technology
Hermes International SA	2.04	13.50	24.63	Consumer Cyclical
⊖ Novo Nordisk A/S B	1.97	15.46	20.35	Healthcare
Nokia Oyj	1.93	17.39	0.99	Technology
Temenos AG	1.92	19.32	24.60	Technology
ASML Holding NV	1.92	21.24	22.37	Technology

Total Holdings 83

⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Mihir Worah since 12-2007
 Nicholas Johnson since 01-2015
 Greg Sharenow since 11-2018
 Stephen Rodosky since 01-2019

Quantitative Screens

✔ **Performance:** The fund has finished in the Commodities Broad Basket category's top three quartiles in 8 of the 10 years it's been in existence.

✔ **Management:** The fund's management has been in place for 11.25 years.

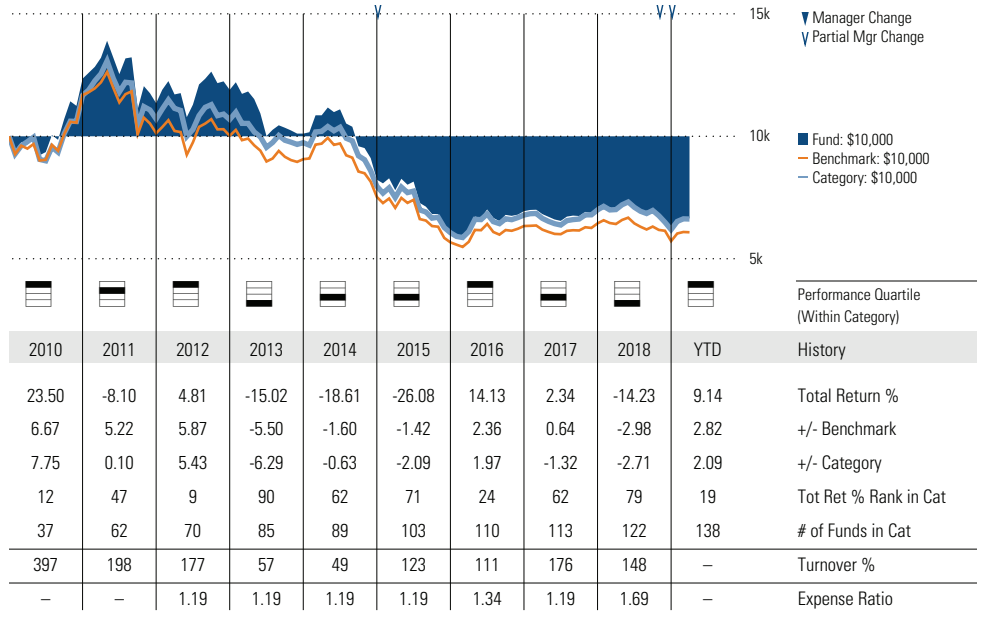
Style Consistency is not calculated for Fixed Income funds.

✘ **Net Expense:** The fund's expense ratio of 1.69 is 45.69% higher than the Commodities Broad Basket category average.

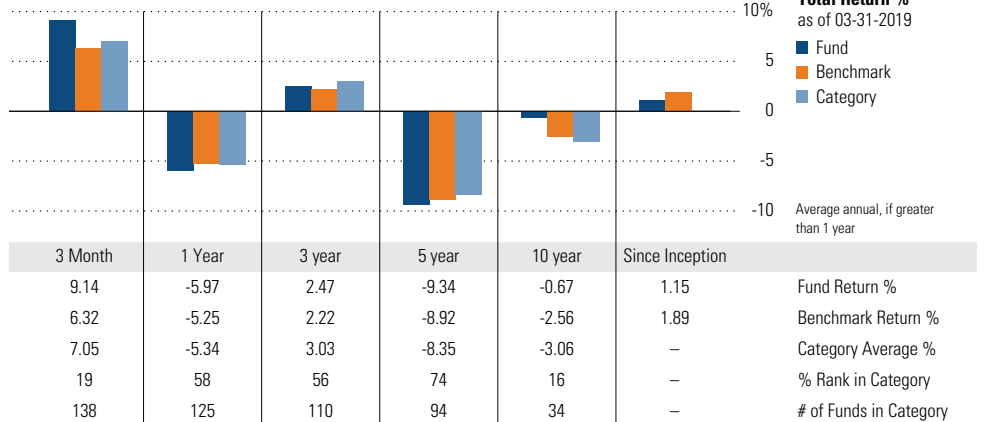
Morningstar Investment Management LLC Analysis

Although this fund fails the expense screen, its fees are comparable with similar share classes of peer funds.

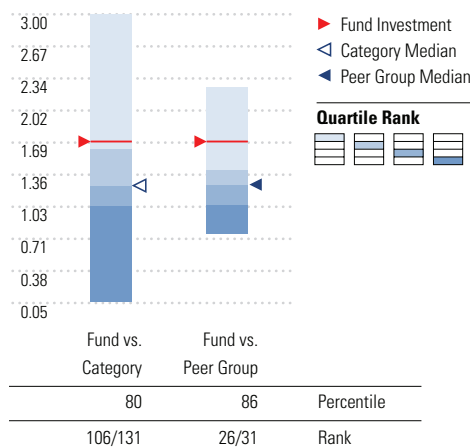
Growth of \$10,000



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	0.14	-	1.10
Beta	1.07	-	0.98
R-Squared	96.79	-	79.11
Standard Deviation	10.75	9.89	11.09
Sharpe Ratio	0.16	0.14	0.19
Tracking Error	2.04	-	4.95
Information Ratio	0.12	-	-0.01
Up Capture Ratio	111.63	-	109.09
Down Capture Ratio	111.48	-	102.78

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	-	17.61
Price/Book Ratio	1.51	-	2.09
Geom Avg Mkt Cap \$B	20.09	-	34.02
ROE	16.78	-	11.39

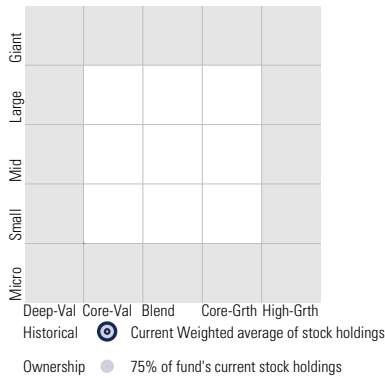
PIMCO Commodity Real Ret Strat A PCRAX

Morningstar Category
Commodities Broad Basket

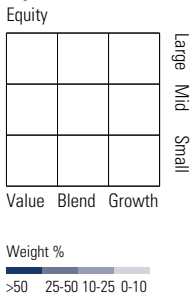
Morningstar Index
Bloomberg Commodity TR USD

Style Analysis as of 03-31-2019

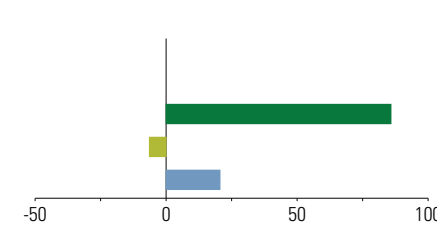
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	0.00	1.80
Non-US Stocks	0.00	0.17
Bonds	85.81	36.26
Cash	-6.37	54.16
Other	20.56	7.61
Total	100.00	100.00

Sector Weighting as of 03-31-2019

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	64.28	-	-			
Basic Materials	7.14	-	-			
Consumer Cyclical	7.14	-	-			
Financial Services	14.29	-	-			
Real Estate	35.71	-	-			
Sensitive	28.57	-	-			
Communication Services	7.14	-	-			
Energy	0.00	-	-			
Industrials	7.14	-	-			
Technology	14.29	-	-			
Defensive	7.14	-	-			
Consumer Defensive	7.14	-	-			
Healthcare	0.00	-	-			
Utilities	0.00	-	-			

Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
✳ CashOffSet	17.75	17.75	-	-
⊕ Pimco Cayman Cmnty Fd Ltd Instl	17.61	35.37	-	-
⊕ Offset: Unsettled Trades	16.93	52.30	-	-
⊕ 90 Day Eurodollar Future June19	15.97	68.27	-	-
⊕ 90 Day Eurodollar Future June20	15.82	84.10	-	-
⊕ United States Treasury Notes 0.12%	13.63	97.73	-	-
⊖ United States Treasury Notes 0.12%	11.43	109.16	-	-
⊕ Federal National Mortgage Association 4%	8.18	117.34	-	-
⊕ U.S. Treasury Bond Mar19	7.85	125.19	-	-
⊕ Federal National Mortgage Association 3.5%	7.66	132.85	-	-
⊖ United States Treasury Notes 0.12%	7.03	139.88	-	-
⊕ US 10 Year Note (CBT) Mar19	6.84	146.73	-	-
⊕ U S Tips Rev Repo	6.13	152.86	-	-
⊕ United States Treasury Bonds 2.38%	6.11	158.97	-	-
⊕ Fin Fut Uk Gilt Ice 03/27/19	5.84	164.80	-	-

Total Holdings 892

⊕ Increase ⊖ Decrease ✳ New to Portfolio

PIMCO Income A PONAX

Morningstar Category
Multisector Bond

Morningstar Index
BBgBarc US Universal TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 12.01 years.

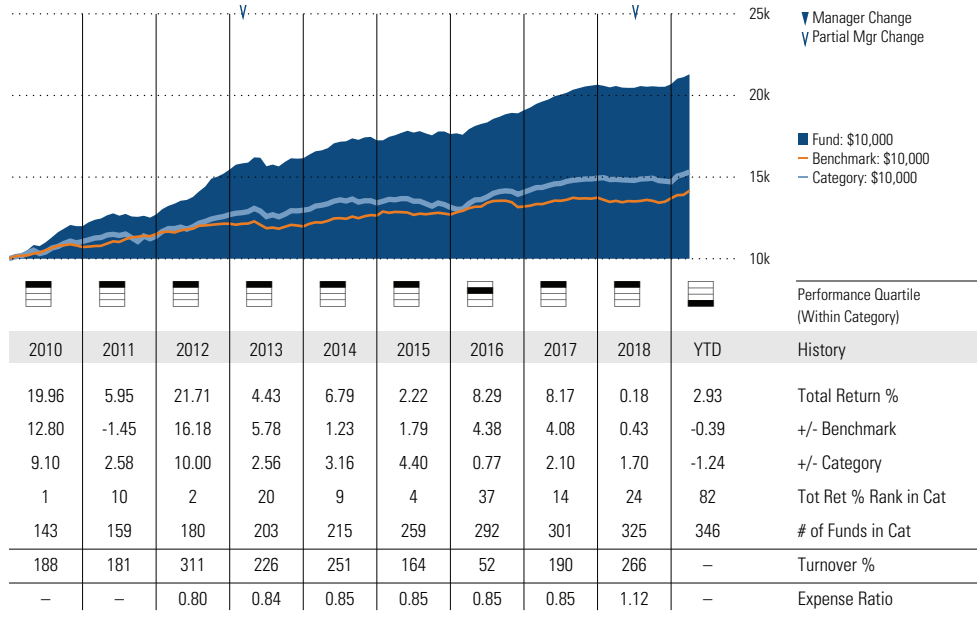
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 1.12 is 5.66% higher than the Multisector Bond category average.

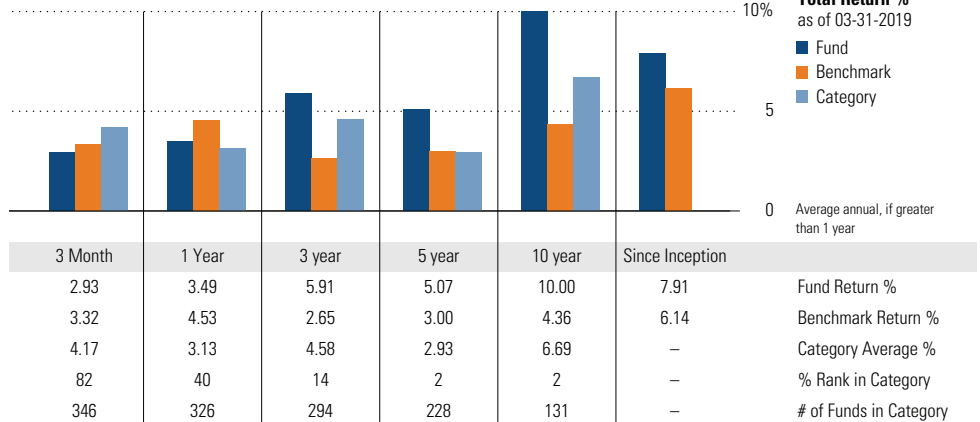
Morningstar Investment Management LLC Analysis

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.

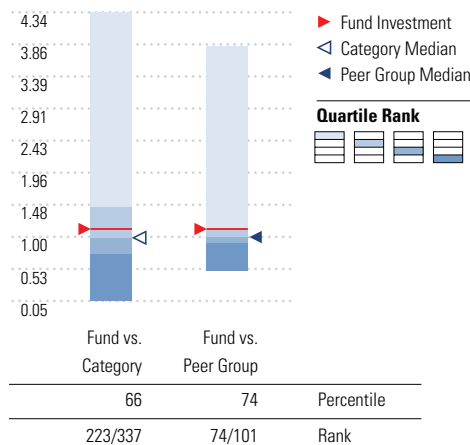
Growth of \$10,000



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	4.72	-	2.90
Beta	0.39	-	0.61
R-Squared	41.10	-	36.40
Standard Deviation	1.74	2.83	3.07
Sharpe Ratio	2.45	0.49	1.09
Tracking Error	2.17	-	2.77
Information Ratio	1.50	-	0.66
Up Capture Ratio	105.45	-	104.11
Down Capture Ratio	-13.09	-	35.35

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	1.96	4.55	4.04
Avg Eff Maturity	3.80	7.69	7.46

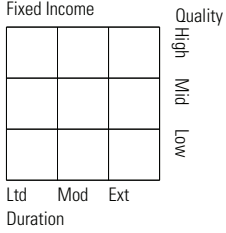
PIMCO Income A PONAX

Morningstar Category
Multisector Bond

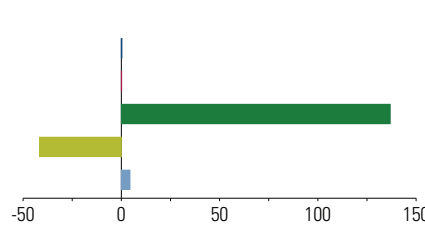
Morningstar Index
BBgBarc US Universal TR USD

Style Analysis as of 03-31-2019

Style Breakdown



Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	0.28	1.17
Non-US Stocks	0.14	0.15
Bonds	136.83	92.13
Cash	-41.65	2.55
Other	4.38	4.00
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	56.00	67.64	20.16
AA	7.00	3.23	4.70
A	4.00	10.03	12.02
BBB	14.00	10.89	24.41
BB	6.00	3.19	18.10
B	7.00	3.64	11.89
Below B	6.00	1.38	3.98
Not Rated	0.00	0.00	4.74

Sector Weighting as of 03-31-2019

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	27.99	-	25.29			
Treasury	6.35	-	9.99			
Inflation - Protected	0.87	-	1.63			
Agency/Quasi Agency	0.10	-	1.02			
Other Government Related	20.67	-	12.65			
Corporate	9.35	-	30.63			
Corporate Bond	6.43	-	27.77			
Bank Loan	1.53	-	0.45			
Convertible	1.38	-	1.41			
Preferred	0.01	-	1.00			
Securitized	27.44	-	30.48			
Agency MBS Pass-Through	8.66	-	9.08			
Agency MBS ARM	0.00	-	0.04			
Agency MBS CMO	0.80	-	5.38			
Non-Agency Residential MBS	4.24	-	5.80			
Commercial MBS	1.73	-	0.55			
Asset-Backed	11.84	-	9.54			
Covered Bond	0.17	-	0.09			
Municipal	0.08	-	0.89			
Cash & Equivalents	17.62	-	8.71			
Other	17.03	-	3.63			

Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ CashOffSet	-	21.79	21.79	-
⊕ Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	16.25	38.04	-
⊖ Irs Usd 2.75000 12/19/18-5y Cme	12-2023	16.08	54.12	-
⊕ Irs Usd 2.75000 12/19/18-5y Cme	12-2023	15.96	70.08	-
⊕ Irs Jpy 0.45000 03/20/19-10y Lch	03-2029	15.84	85.92	-
⊕ Irs Usd 3.14000 07/19/18-5y* Cme	10-2023	9.42	95.34	-
Cirs Usd 4y Mat 3.85/2.00% M 7/2020 Dub	07-2022	9.23	104.58	-
Cirs Usd 4y Mat 3.82/2.00% M 7/2020 Glm	07-2022	9.23	113.80	-
Cirs Usd 4y Mat 3.82/2.00% M 6/2020 Myc	06-2022	9.22	123.02	-
⊕ Cirs Usd 4y Mat 3.85/2.00% M 7/2020 Dub	07-2022	9.19	132.22	-

Total Holdings 7182

⊕ Increase ⊖ Decrease ✳ New to Portfolio

T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

Portfolio Manager(s)

Thomas Huber since 03-2000

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 19.01 years.

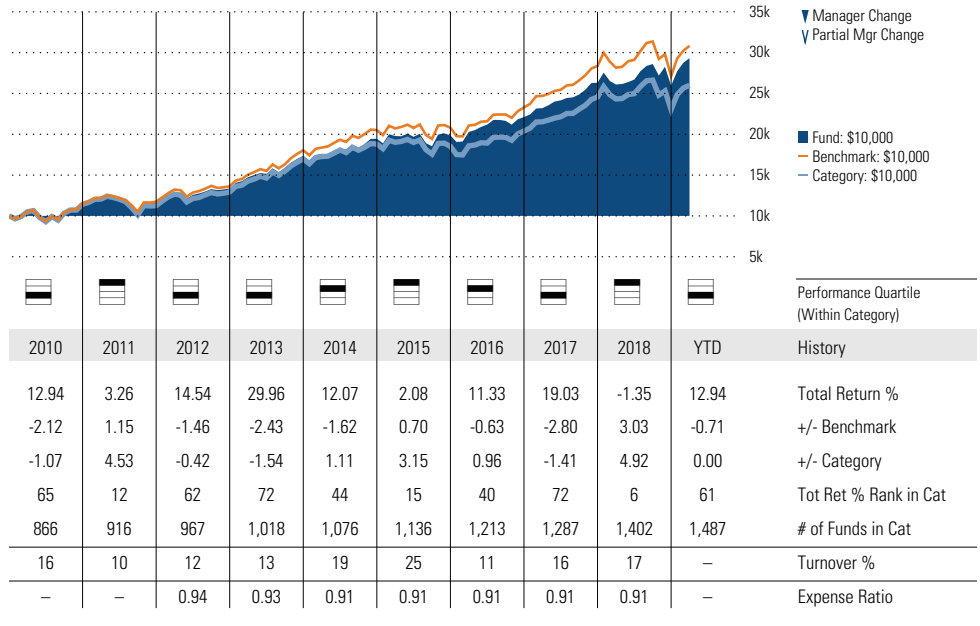
✔ **Style:** The fund has landed in its primary style box — Large Blend — 90.91 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.91 is 0% higher than the Large Blend category average.

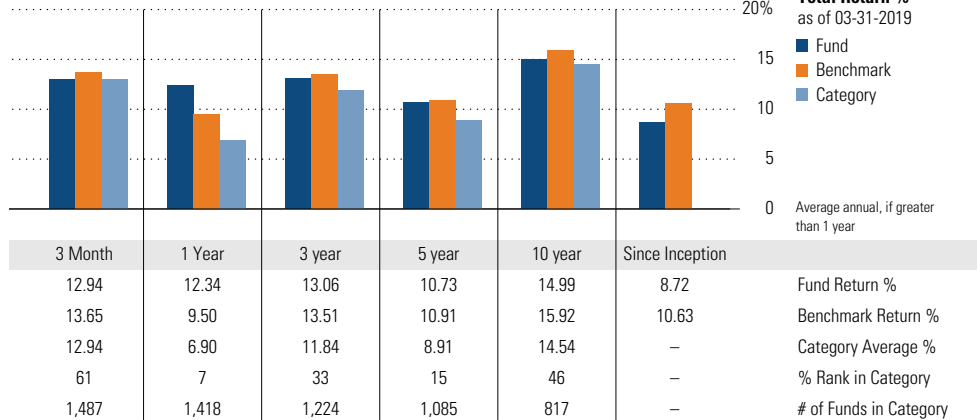
Morningstar Investment Management LLC Analysis

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.

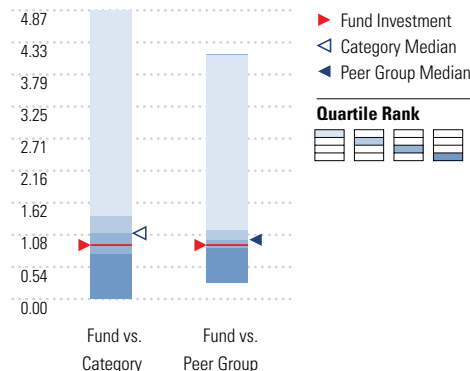
Growth of \$10,000



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	1.41	-	-1.27
Beta	0.85	-	0.97
R-Squared	94.07	-	91.55
Standard Deviation	9.45	10.73	10.83
Sharpe Ratio	1.21	1.12	0.96
Tracking Error	2.78	-	2.93
Information Ratio	-0.16	-	-1.32
Up Capture Ratio	92.44	-	90.88
Down Capture Ratio	86.11	-	97.96

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	20.26	18.71	17.87
Price/Book Ratio	2.88	2.74	2.65
Geom Avg Mkt Cap \$B	47.20	73.09	97.84
ROE	19.86	21.80	22.01

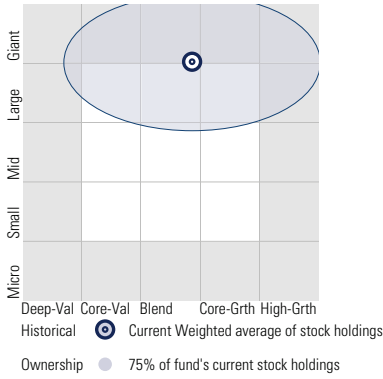
T. Rowe Price Dividend Growth Advisor TADGX

Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

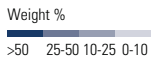
Style Analysis as of 03-31-2019

Morningstar Style Box™

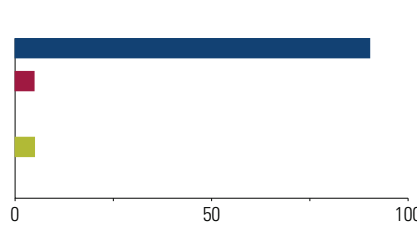


Style Breakdown

Equity			Large Mid Small
Value	Blend	Growth	
23	41	30	Large
0	4	1	Mid
0	0	0	Small

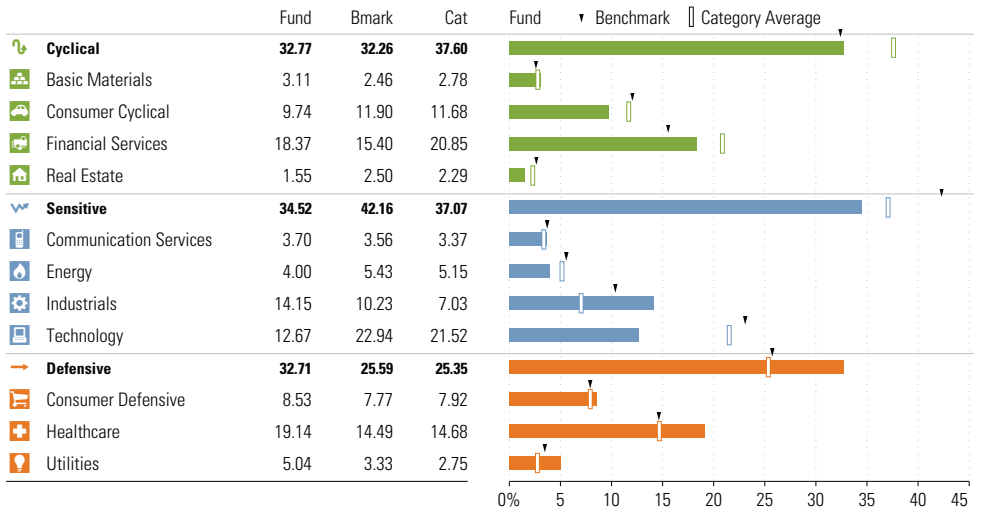


Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	90.23	94.10
Non-US Stocks	4.83	3.15
Bonds	0.00	4.19
Cash	4.94	-2.54
Other	0.00	1.08
Total	100.00	100.00

Sector Weighting as of 03-31-2019



Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ T. Rowe Price Gov. Reserve	4.94	4.94	—	—
⊕ Microsoft Corp	3.79	8.73	16.57	Technology
⊕ Visa Inc Class A	2.81	11.54	18.57	Financial Services
⊕ JPMorgan Chase & Co	2.59	14.13	4.52	Financial Services
⊕ Danaher Corp	2.50	16.63	28.19	Healthcare
⊖ UnitedHealth Group Inc	2.47	19.09	-0.39	Healthcare
⊕ Becton, Dickinson and Co	2.07	21.17	11.18	Healthcare
⊕ Pfizer Inc	1.97	23.14	-1.88	Healthcare
⊕ Thermo Fisher Scientific Inc	1.95	25.09	22.40	Healthcare
⊕ Apple Inc	1.94	27.03	20.88	Technology
⊕ Accenture PLC Class A	1.68	28.72	24.83	Technology
⊕ Roper Technologies Inc	1.64	30.36	28.48	Industrials
⊕ Wells Fargo & Co	1.52	31.88	5.84	Financial Services
⊕ PepsiCo Inc	1.51	33.39	11.76	Consumer Defensive
⊕ Honeywell International Inc	1.47	34.86	20.91	Industrials

Total Holdings 111

⊕ Increase ⊖ Decrease ✨ New to Portfolio

T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Portfolio Manager(s)

Nina Jones since 04-2015

Quantitative Screens

✔ **Performance:** The fund has finished in the Global Real Estate 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 4 years.

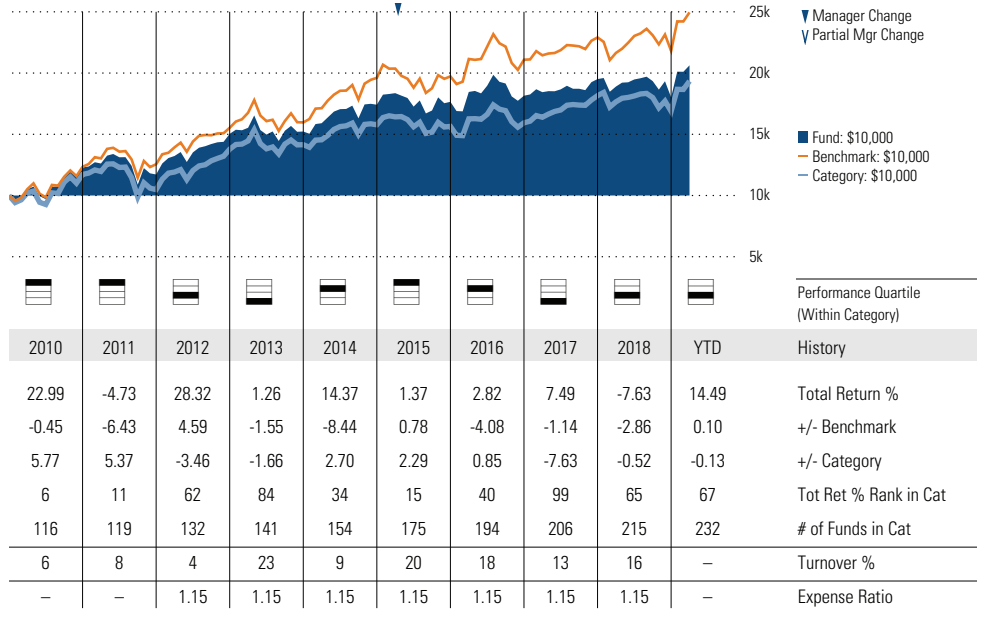
✘ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 63.64 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 1.15 is 7.26% lower than the Global Real Estate category average.

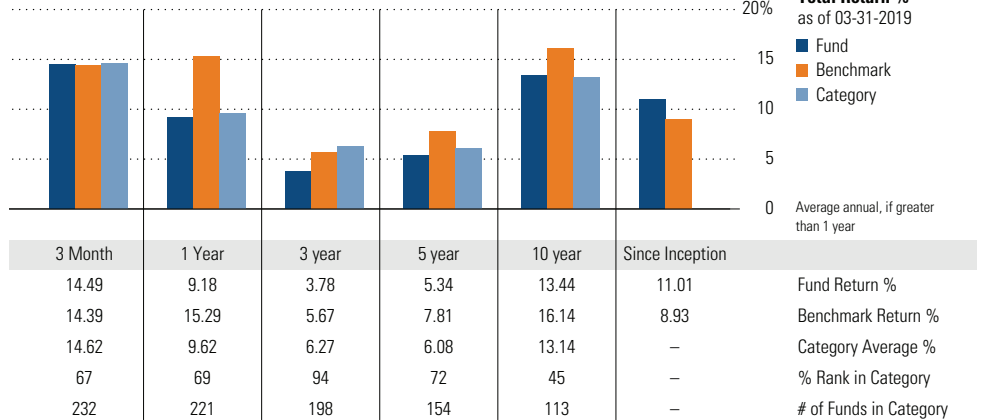
Morningstar Investment Management LLC Analysis

This fund fails our style screen. Given the nature of its category, Global Real Estate, we do not find this screen failure as alarming and approve it from a fiduciary standpoint.

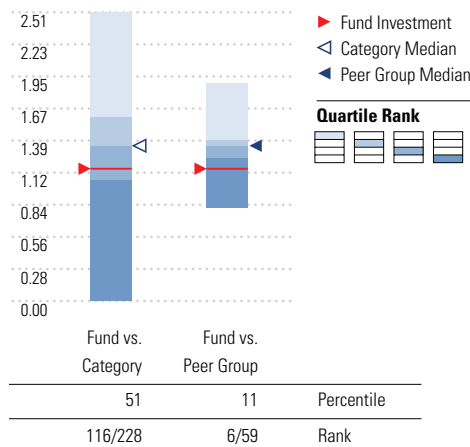
Growth of \$10,000



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	-1.42	-	1.32
Beta	0.93	-	0.86
R-Squared	93.81	-	83.96
Standard Deviation	11.21	11.71	11.13
Sharpe Ratio	0.27	0.42	0.49
Tracking Error	2.91	-	4.29
Information Ratio	-0.65	-	0.10
Up Capture Ratio	81.02	-	86.91
Down Capture Ratio	87.62	-	76.99

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	18.93	19.35	17.02
Price/Book Ratio	1.47	1.75	1.45
Geom Avg Mkt Cap \$B	9.61	7.09	9.17
ROE	9.33	9.99	9.45

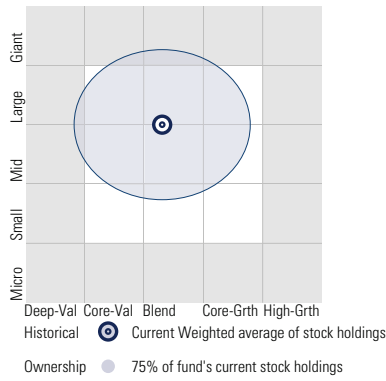
T. Rowe Price Global Real Estate Adv PAGEX

Morningstar Category
Global Real Estate

Morningstar Index
S&P Global REIT TR USD

Style Analysis as of 03-31-2019

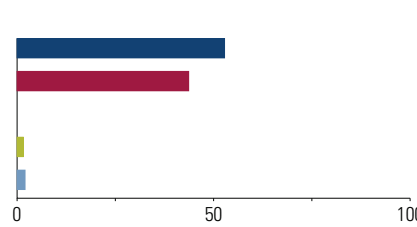
Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2019



Asset Class	Net %	Cat%
US Stocks	52.78	41.00
Non-US Stocks	43.65	55.23
Bonds	0.00	0.15
Cash	1.56	1.26
Other	2.02	2.36
Total	100.00	100.00

Sector Weighting as of 03-31-2019

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	100.00	99.24	98.60	[Bar chart showing Cyclical sector weighting]		
Basic Materials	2.63	0.00	0.22	[Bar chart showing Basic Materials weighting]		
Consumer Cyclical	2.25	0.00	0.56	[Bar chart showing Consumer Cyclical weighting]		
Financial Services	0.00	0.00	0.22	[Bar chart showing Financial Services weighting]		
Real Estate	95.12	99.24	97.60	[Bar chart showing Real Estate weighting]		
Sensitive	0.00	0.76	1.31	[Bar chart showing Sensitive sector weighting]		
Communication Services	0.00	0.00	0.72	[Bar chart showing Communication Services weighting]		
Energy	0.00	0.00	0.07	[Bar chart showing Energy weighting]		
Industrials	0.00	0.76	0.30	[Bar chart showing Industrials weighting]		
Technology	0.00	0.00	0.22	[Bar chart showing Technology weighting]		
Defensive	0.00	0.00	0.08	[Bar chart showing Defensive sector weighting]		
Consumer Defensive	0.00	0.00	0.00	[Bar chart showing Consumer Defensive weighting]		
Healthcare	0.00	0.00	0.00	[Bar chart showing Healthcare weighting]		
Utilities	0.00	0.00	0.08	[Bar chart showing Utilities weighting]		

Top 15 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Prologis Inc	6.27	6.27	23.43	Real Estate
⊖ Equity Residential	4.33	10.61	14.96	Real Estate
⊖ AvalonBay Communities Inc	4.07	14.67	16.20	Real Estate
⊖ Sun Hung Kai Properties Ltd	3.40	18.07	21.82	Real Estate
⊖ Essex Property Trust Inc	3.07	21.14	18.75	Real Estate
⊖ Simon Property Group Inc	3.06	24.20	9.69	Real Estate
⊖ SL Green Realty Corp	2.79	26.99	14.78	Real Estate
⊖ Mitsui Fudosan Co Ltd	2.66	29.65	14.62	Real Estate
⊖ Vornado Realty Trust	2.27	31.92	9.79	Real Estate
⊖ Douglas Emmett Inc	2.12	34.04	19.19	Real Estate
⊖ Hongkong Land Holdings Ltd	2.08	36.13	15.40	Real Estate
⊖ PSP Swiss Property AG	2.04	38.16	12.37	Real Estate
⊕ Nippon Accommodations Fund	2.02	40.18	-	-
⊕ Hilton Worldwide Holdings Inc	1.96	42.14	-	Consumer Cyclical
⊖ Mitsubishi Estate Co Ltd	1.93	44.07	18.83	Real Estate

Total Holdings 61

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Templeton Global Bond A TPINX

Morningstar Category
World Bond

Morningstar Index
BBgBarc Gbl Agg Ex USD TR USD

Portfolio Manager(s)

Michael Hasenstab since 12-2001
Calvin Ho since 12-2018

Quantitative Screens

✔ **Performance:** The fund has finished in the World Bond 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 17.26 years.

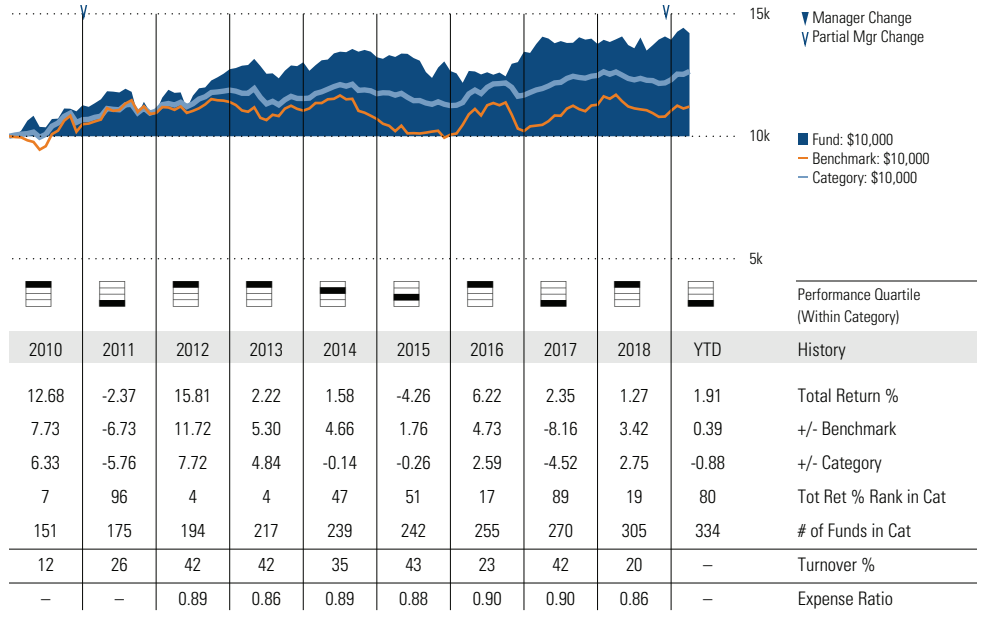
Style Consistency is not calculated for Fixed Income funds.

✔ **Net Expense:** The fund's expense ratio of 0.86 is 3.37% lower than the World Bond category average.

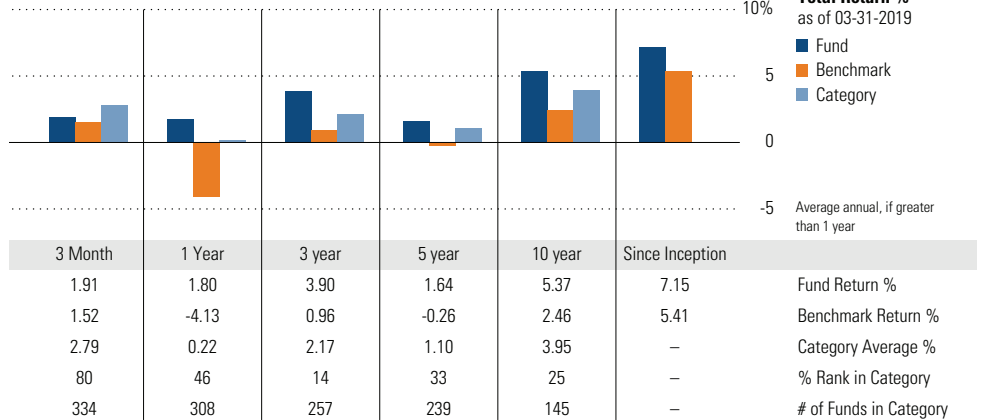
Morningstar Investment Management LLC Analysis

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.

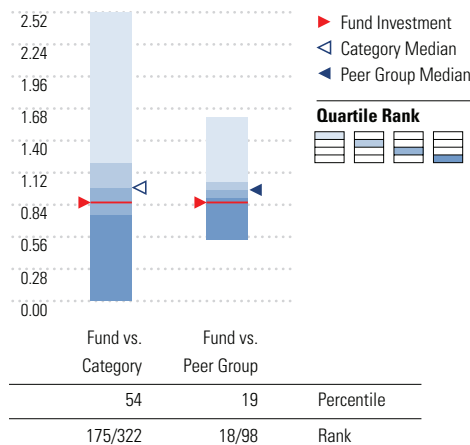
Growth of \$10,000



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	4.21	-	1.30
Beta	-0.18	-	0.63
R-Squared	4.21	-	71.26
Standard Deviation	5.87	6.78	5.42
Sharpe Ratio	0.46	-0.01	0.20
Tracking Error	9.83	-	3.85
Information Ratio	0.30	-	0.15
Up Capture Ratio	6.82	-	72.20
Down Capture Ratio	-36.77	-	58.57

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	-1.60	-	5.69
Avg Eff Maturity	2.71	-	8.62

Templeton Global Bond A TPINX

Morningstar Category
World Bond

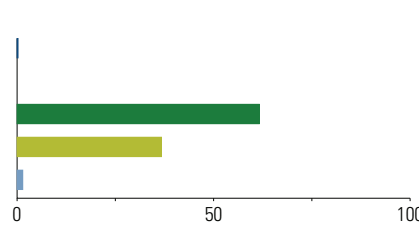
Morningstar Index
BBgBarc Gbl Agg Ex USD TR USD

Style Analysis as of 03-31-2019

Style Breakdown



Asset Allocation as of 03-31-2019

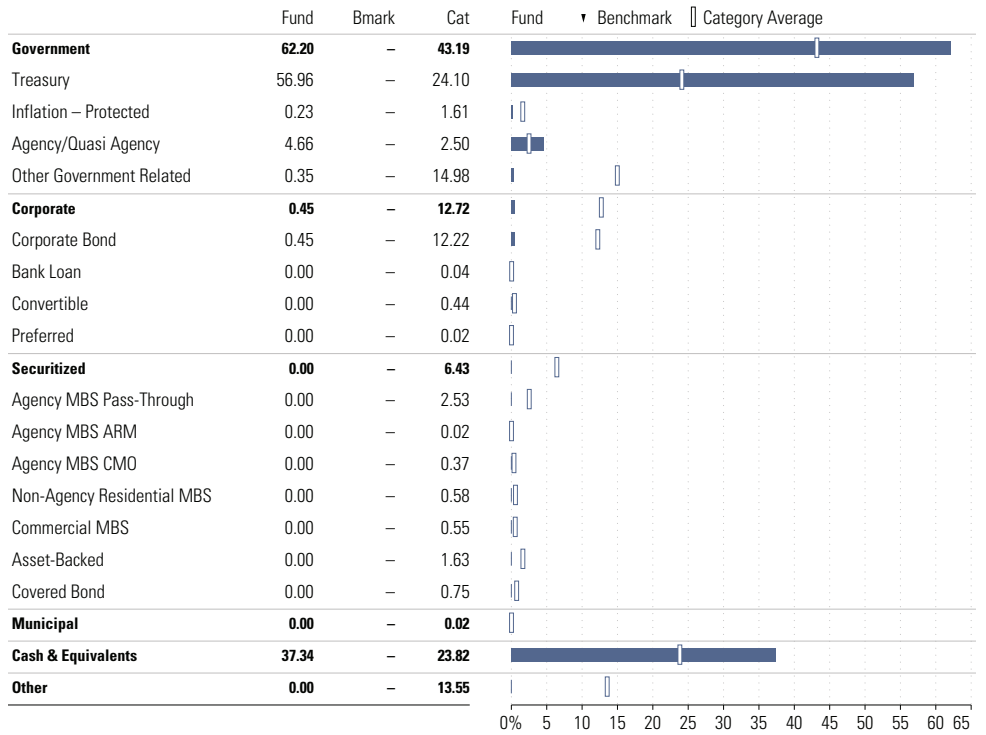


Asset Class	Net %	Cat%
US Stocks	0.23	-0.83
Non-US Stocks	0.00	0.00
Bonds	61.62	71.45
Cash	36.73	27.99
Other	1.43	1.38
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	15.92	-	32.19
AA	6.33	-	11.74
A	16.73	-	23.73
BBB	33.80	-	18.89
BB	16.88	-	6.46
B	9.68	-	3.13
Below B	0.00	-	0.65
Not Rated	0.66	-	3.21

Sector Weighting as of 03-31-2019



Top 10 Holdings as of 03-31-2019

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Franklin IFT Money Market	-	22.64	22.64	-
Mexico (United Mexican States) 8%	06-2020	7.96	30.60	-
Mexico (United Mexican States) 6.5%	06-2021	4.07	34.68	-
Brazil (Federative Republic) 9.76%	01-2023	3.73	38.41	-
Brazil (Federative Republic) 9.76%	01-2021	2.90	41.31	-
⊕ United States Treasury Bills 0%	01-2019	2.64	43.95	-
Secretaria Tesouro Nacional 0%	07-2020	2.27	46.22	-
Indonesia (Republic of) 8.38%	03-2024	2.11	48.33	-
⊖ India (Republic of) 8.83%	11-2023	1.92	50.25	-
United States Treasury Bills 0%	02-2019	1.69	51.95	-

Total Holdings 141

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

Sandy Nairn since 05-2008
Michael Bennett since 05-2010
Michael Fry since 05-2010
A. Krishna since 08-2012
Steven Morrow since 08-2012

Quantitative Screens

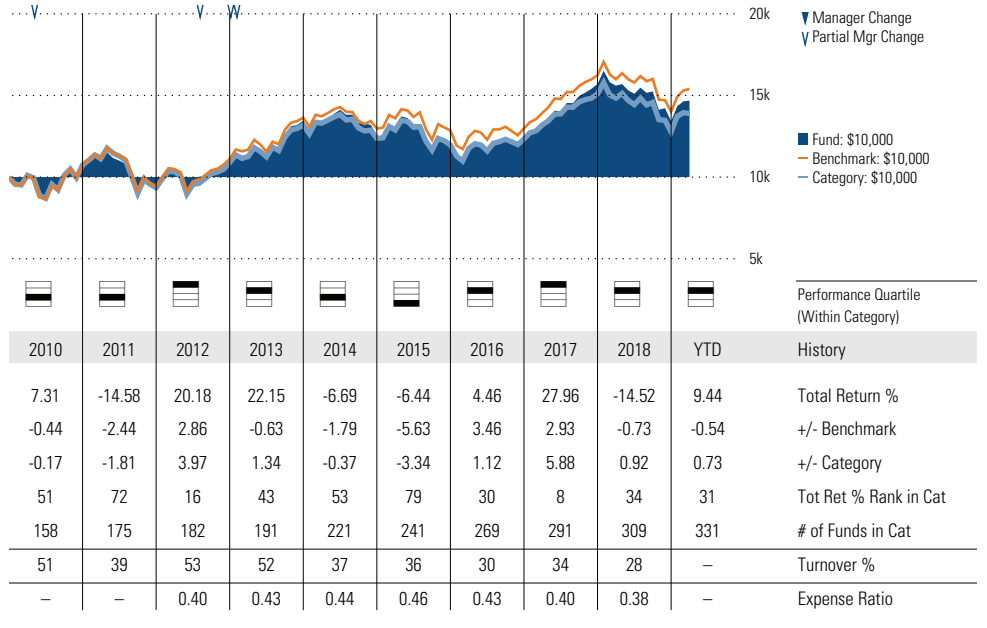
Performance: The fund has finished in the Foreign Large Value category's top three quartiles in 9 of the 10 years it's been in existence.

Management: The fund's management has been in place for 10.88 years.

Style: The fund has landed in its primary style box — Large Value — 9.09 % of the time over the past three years.

Net Expense: The fund's expense ratio of 0.38 is 64.81% lower than the Foreign Large Value category average.

Growth of \$10,000



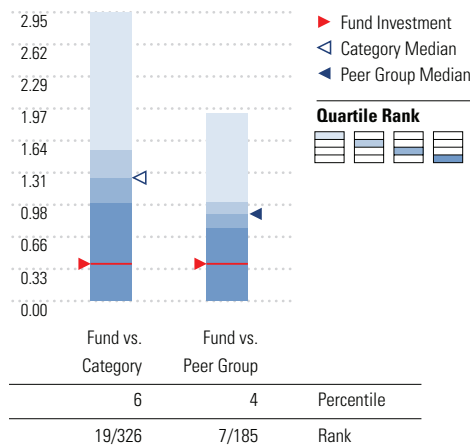
Morningstar Investment Management LLC Analysis

This foreign large value fund fails our style consistency screen owing to its occasional drift into the blend portion of the style box. However, the movement has been minor and the fund still pursues a value-oriented strategy.

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

Metric	Fund	Bmark	Cat
Alpha	1.12	-	-1.65
Beta	0.93	-	0.97
R-Squared	92.60	-	86.56
Standard Deviation	10.08	10.47	11.01
Sharpe Ratio	0.68	0.60	0.40
Tracking Error	2.85	-	3.98
Information Ratio	0.23	-	-0.56
Up Capture Ratio	95.79	-	90.62
Down Capture Ratio	88.07	-	101.87

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	14.58	16.19	14.35
Price/Book Ratio	1.35	1.58	1.42
Geom Avg Mkt Cap \$B	33.22	35.93	39.24
ROE	15.10	15.50	14.08

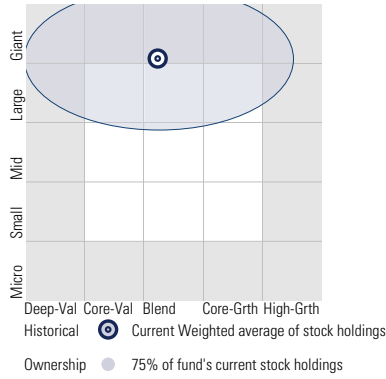
Vanguard International Value Inv VTRIX

Morningstar Category
Foreign Large Value

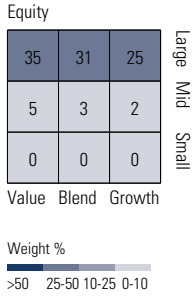
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2019

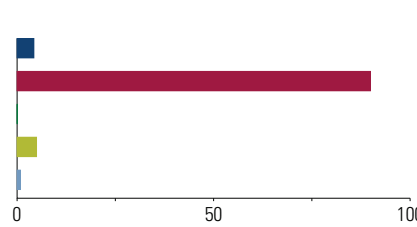
Morningstar Style Box™



Style Breakdown

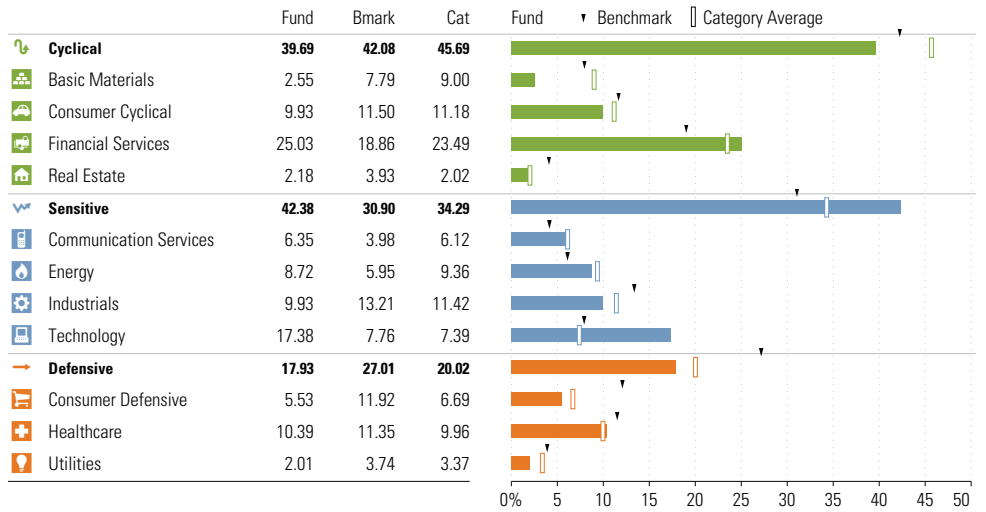


Asset Allocation as of 03-31-2019

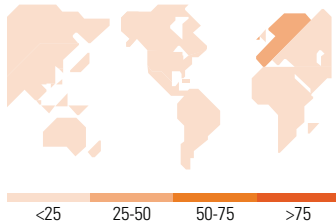


Asset Class	Net %	Cat%
US Stocks	4.26	3.01
Non-US Stocks	89.90	95.17
Bonds	0.06	0.41
Cash	4.94	1.36
Other	0.84	0.06
Total	100.00	100.00

Sector Weighting as of 03-31-2019



World Regions % Equity 03-31-2019



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	39.14	32.33	Americas	8.73	7.61	Greater Europe	52.13	60.06	Developed Markets	86.51
Japan	17.71	17.16	North America	7.70	6.83	United Kingdom	15.75	20.58	Emerging Markets	13.49
Australasia	1.55	3.51	Central/Latin	1.03	0.78	W euro-ex UK	34.63	38.23	Not Available	0.00
Asia-4 Tigers	9.17	6.96				Emrgng Europe	0.87	0.60		
Asia-ex 4 Tigers	10.71	4.70				Africa	0.88	0.65		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2019

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Cmt Market Liquidity Rate	4.84	4.84	-	-
⊕ Novartis AG	2.56	7.40	17.43	Healthcare
⊕ Royal Dutch Shell PLC Class A	2.16	9.56	6.15	Energy
ICICI Bank Ltd ADR	2.06	11.62	11.37	Financial Services
Roche Holding AG Dividend Right Cert.	1.74	13.36	10.24	Healthcare
⊕ Total SA	1.61	14.97	8.62	Energy
DBS Group Holdings Ltd	1.52	16.49	-	Financial Services
⊖ Sanofi SA	1.45	17.94	4.07	Healthcare
Sumitomo Mitsui Financial Group Inc	1.42	19.36	8.67	Financial Services
⊕ Vodafone Group PLC	1.37	20.73	-8.57	Communication Svc

Total Holdings 151

⊕ Increase ⊖ Decrease ✱ New to Portfolio