American Century Inflation Adjs Bond R5 AIANX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Robert Gahagan since 11-2001 Brian Howell since 12-2004 James Platz since 09-2007 Miguel Castillo since 02-2014

Quantitative Screens

Performance: The fund has finished in the InflationProtected 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 19.35 years.

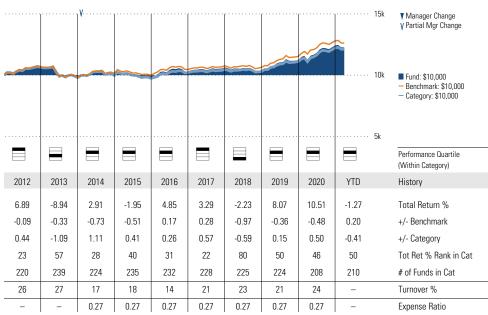
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.27 is 57.81% lower than the Inflation-Protected Bond category average.

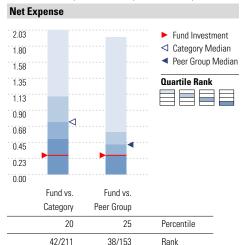
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.78	-	-0.16
Beta	1.05	-	0.92
R-Squared	95.05	-	77.06
Standard Deviation	4.21	3.90	4.26
Sharpe Ratio	0.89	1.08	0.91
Tracking Error	0.96	-	2.22
Information Ratio	-0.54	-	-0.46
Up Capture Ratio	97.34	-	89.88
Down Capture Ratio	108.72	_	93.36

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.24	4.52	7.70
Avg Eff Maturity	8.18	-	8.21

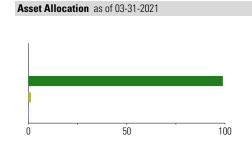


American Century Inflation Adjs Bond R5 AIANX

Morningstar Category Inflation-Protected Bond **Morningstar Index** BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 03-31-2021 Style Breakdown Fixed Income High





Total	100.00	100.00
Other	0.13	0.57
Cash	1.12	4.05
Bonds	98.75	95.35
Non-US Stocks	0.00	0.01
US Stocks	0.00	0.02
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	91.81	0.00	97.43
AA	2.59	99.60	0.07
A	2.29	0.00	0.30
BBB	1.58	0.00	0.85
BB	0.14	0.00	0.52
В	0.00	0.00	0.06
Below B	0.00	0.00	0.01
Not Rated	1.59	0.40	0.76

Sector Weighting as of 03-	31-2021			
	Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Government	90.92	_	87.98	
Treasury	0.00	_	0.69	
Inflation – Protected	72.85	_	84.28	
Agency/Quasi Agency	0.00	_	0.08	
Other Government Related	18.07	_	2.93	
Corporate	2.74	-	2.19	
Corporate Bond	2.64	_	2.09	
Bank Loan	0.00	_	0.07	
Convertible	0.10	_	0.03	
Preferred	0.00	_	0.00	
Securitized	4.96	-	4.45	
Agency MBS Pass-Through	0.00	_	1.73	
Agency MBS ARM	0.00	_	0.00	
Agency MBS CMO	0.16	_	0.63	
Non-Agency Residential MBS	0.62	_	0.14	
Commercial MBS	0.00	-	0.18	
Asset-Backed	4.18	_	1.68	
Covered Bond	0.00	_	0.09	
Municipal	0.00	_	0.08	
Cash & Equivalents	1.37	_	4.88	
Other	0.00	_	0.41	

Top 10 Holdings as of 03-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Notes 0.12%	10-2025	6.89	6.89	_
⊕ United States Treasury Notes 0.12%	01-2023	6.16	13.05	_
⊕ United States Treasury Notes 0.62%	01-2026	5.64	18.70	_
⊕ United States Treasury Notes 0.25%	07-2029	4.49	23.18	_
⊕ United States Treasury Bonds 2%	01-2026	4.28	27.46	-
⊕ United States Treasury Notes 0.62%	01-2024	3.80	31.26	_
⊕ United States Treasury Notes 0.25%	01-2025	3.19	34.45	-
⊕ United States Treasury Notes 0.12%	07-2030	3.08	37.53	-
⊕ United States Treasury Bonds 1.38%	02-2044	3.08	40.61	_
⊕ United States Treasury Bonds 0.75%	02-2042	3.08	43.69	_

Total Holdings 186



American Funds Capital Income Bldr R6 RIRGX

Morningstar Category World Allocation

Morningstar Index

Morningstar Gbl Allocation TR USD

Portfolio Manager(s)

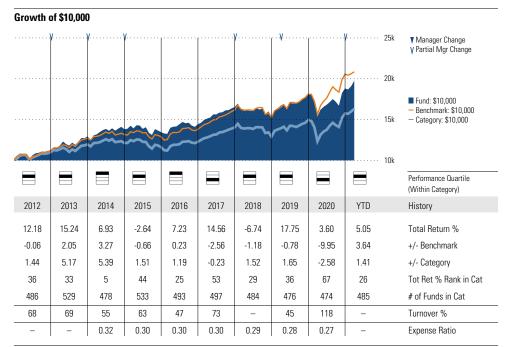
James Lovelace since 01-1992 Joyce Gordon since 01-2000 David Hoag since 01-2004 David Riley since 01-2004 Steven Watson since 01-2007 Winnie Kwan since 01-2007 Bradley Vogt since 01-2009 L. Barroso since 01-2010 Grant Cambridge since 01-2013 Philip Winston since 01-2014 Fergus MacDonald since 01-2015 Caroline Randall since 01-2021 Aline Avzaradel since 01-2021

Quantitative Screens

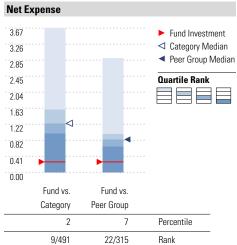
- Performance: The fund has finished in the World Allocation category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 29.27 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.27 is 76.92% lower than the World Allocation category average.

Morningstar Investment Management LLC Analysis

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







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-1.30	_	-2.73
Beta	0.96	_	1.09
R-Squared	92.13	_	90.92
Standard Deviation	11.52	11.47	13.12
Sharpe Ratio	0.53	0.68	0.46
Tracking Error	3.26	_	4.32
Information Ratio	-0.54	_	-0.54
Up Capture Ratio	93.61	_	98.54
Down Capture Ratio	104.06	_	117.49

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.47	24.46	21.65
Price/Book Ratio	2.32	2.63	2.27
Avg Eff Duration	6.09	8.51	2.56



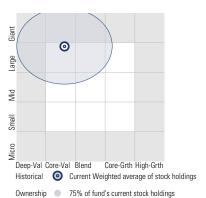
American Funds Capital Income Bldr R6 RIRGX

Morningstar Category Morningstar Index World Allocation

Morningstar Gbl Allocation TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity 4 49 0 5 4

0

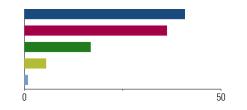
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Large Mid 0 Value Blend Growth



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

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.83	9.59
Cash	5.44	1.52
Bonds	16.78	32.08
Non-US Stocks	36.20	26.18
US Stocks	40.76	30.64
Asset Class	Net %	Cat%

		Fund	Descrip	Cot	Fun	a .	Danah		I Cotoo					
		Fund	Bmark	Cat	Fund	u '	Bench	mark	U categ	jory Ave	rage			
Դ	Cyclical	38.04	36.37	39.79		,								
A	Basic Materials	5.99	5.00	6.72			_							
A	Consumer Cyclical	2.82	12.16	10.94		r j	0							
ı , j	Financial Services	20.32	15.77	14.32										
ıπ	Real Estate	8.91	3.44	7.81		•								_
W	Sensitive	30.83	42.19	39.61									0	-
	Communication Services	6.37	9.20	7.43			0							
•	Energy	6.81	3.26	4.90										
Ф	Industrials	5.42	11.15	11.40			ĺ							
	Technology	12.23	18.58	15.88										
→	Defensive	31.12	21.45	20.60			,							
Ħ	Consumer Defensive	11.34	7.13	6.24										
+	Healthcare	10.45	11.51	10.24										
•	Utilities	9.33	2.81	4.12										
					0%	5	10	15	20	25	30	35	40	

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	-	5.30	5.30	-	_
→ Broadcom Inc	-	3.42	8.72	6.72	Technology
→ Philip Morris International Inc	-	2.43	11.15	8.64	Consumer Defensive
⊕ Crown Castle International Corp	_	2.35	13.49	8.96	Real Estate
⊕ Amgen Inc	_	2.18	15.67	8.98	Healthcare
⊕ Microsoft Corp	_	1.76	17.43	6.25	Technology
→ Gilead Sciences Inc	_	1.47	18.90	12.15	Healthcare
⊕ JPMorgan Chase & Co	_	1.44	20.34	20.51	Financial Services
	-	1.41	21.76	8.01	Financial Services
	_	1.23	22.98	15.06	Financial Services

Total Holdings 1566



American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaia since 06-2001 Nicholas Grace since 06-2002 Sung Lee since 06-2002 Jesper Lyckeus since 06-2004 Jonathan Knowles since 06-2006 Andrew Suzman since 06-2007 Christopher Thomsen since 06-2008 Lawrence Kymisis since 06-2014 Lara Pellini since 10-2014 Gerald Manoir since 01-2020 Noriko Chen since 01-2020

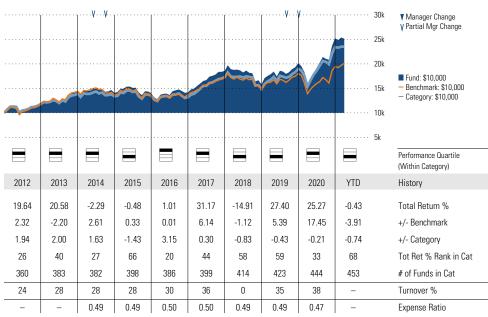
Quantitative Screens

- Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 19.84 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 0.46 is 57.41% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

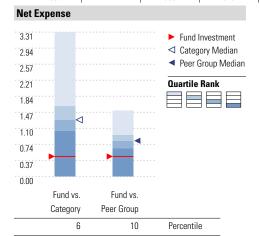
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance



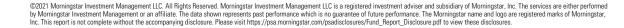


	24/456	35/359	Rank			
Peer gro	up is a subset of	the category an	d includes fun	ds with the		
same management style (active vs. passive) and similar share class						
characto	rictice					

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	4.00	_	5.25
Beta	1.01	_	0.90
R-Squared	91.39	_	-
Standard Deviation	18.74	17.74	17.46
Sharpe Ratio	0.54	0.34	0.59
Tracking Error	5.50	-	7.28
Information Ratio	0.76	-	0.66
Up Capture Ratio	110.16	_	101.82
Down Capture Ratio	94.02	-	80.55

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	31.13	22.44	31.12
Price/Book Ratio	2.85	1.82	4.11
Geom Avg Mkt Cap \$B	60.65	43.17	55.28
ROE	11.41	11.33	15.06





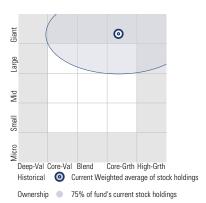
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

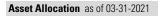
Equity

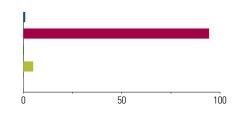
15	29	48	Large
1	2	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

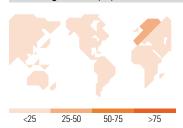




Asset Class	Net %	Cat%
US Stocks	0.73	6.42
Non-US Stocks	94.31	91.22
Bonds	0.05	0.05
Cash	4.78	2.11
Other	0.13	0.20
Total	100.00	100.00

Sec	ctor Weighting as of 03-3	31-2021												
		Fund	Bmark	Cat	Fund	r t	Bench	ımark	Cate	gory Ave	erage			
Դ	Cyclical	39.51	39.51	32.59										
A	Basic Materials	7.11	7.96	4.99			ı							
A	Consumer Cyclical	14.80	11.20	14.52										
,	Financial Services	16.64	17.28	12.24					۲					
fi	Real Estate	0.96	3.07	0.84		7								
W	Sensitive	40.14	34.23	43.82										
	Communication Services	7.63	5.98	7.64		_ ; 7								
•	Energy	6.02	3.58	1.47		V :								
Ф	Industrials	9.41	15.24	14.91		- :								
	Technology	17.08	9.43	19.80										
-	Defensive	20.35	26.26	23.59			- ·							
Ħ	Consumer Defensive	4.75	10.28	9.87			[
٠	Healthcare	12.51	12.33	12.39		- :		j						
•	Utilities	3.09	3.65	1.33		1								
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2021



	Fund %	Cat %
Greater Asia	43.40	34.46
Japan	11.99	13.38
Australasia	1.07	1.64
Asia-4 Tigers	10.24	7.90
Asia-ex 4 Tigers	20.10	11.54
Not Classified	0.00	0.00

Americas	Fund % 13.63	Cat % 12.64	Greater Europe	Fund % 42.98	Cat % 52.92	Market Maturity	Fund %
North America	5.42	10.13	United Kingdom	7.97	9.84	Developed Markets	70.47
Central/Latin	8.21	2.51	W euro-ex UK	32.98	41.61	Emerging Markets	29.53
			Emrgng Europe	0.86	0.40	Not Available	0.00
			Africa	1.17	1.07		

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	4.72	4.72	_	_
⊕ ASML Holding NV	3.22	7.94	30.05	Technology
Reliance Industries Ltd Shs Dematerialised	2.44	10.38	0.90	Energy
	2.29	12.67	11.23	Technology
→ AIA Group Ltd	2.28	14.95	-1.20	Financial Services
MercadoLibre Inc	2.04	16.98	-12.12	Consumer Cyclical
	1.91	18.89	11.20	Consumer Cyclical
€ Sea Ltd ADR	1.83	20.73	12.15	Communication Svc
Ð HDFC Bank Ltd	1.72	22.45	3.99	Financial Services
→ Daiichi Sankyo Co Ltd	1.68	24.13	-8.39	Healthcare

Total Holdings 355



Delaware Emerging Markets Instl DEMIX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

Liu-Er Chen since 09-2006

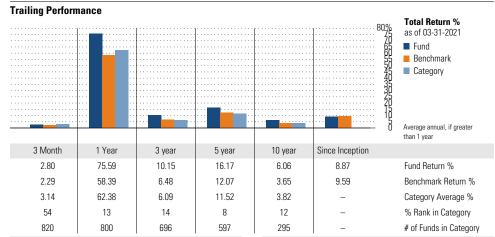
Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 14.52 years.
- ✓ Net Expense: The fund's expense ratio of 1.32 is 8.2% higher 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.





11

1.38

10

1.38

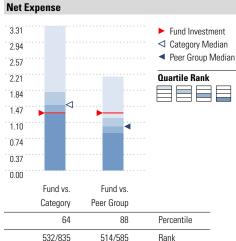
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1.37

3-Year Risk Metrics

Turnover %

Expense Ratio



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

	Fund	Bmark	Cat
Alpha	3.00	_	0.37
Beta	1.12	_	1.00
R-Squared	95.31	_	91.04
Standard Deviation	22.02	19.16	20.15
Sharpe Ratio	0.48	0.35	0.35
Tracking Error	5.31	_	5.85
Information Ratio	0.69	_	0.04
Up Capture Ratio	116.90	_	101.16
Down Capture Ratio	105.83	_	100.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.92	18.38	21.18
Price/Book Ratio	2.17	2.03	2.71
Geom Avg Mkt Cap \$B	94.92	51.84	66.34
ROE	13.80	14.25	16.12



15

24

26

1.44

12

1.50

25

1.49

11

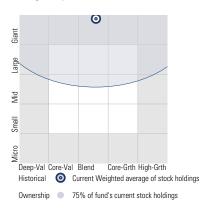
1.41

Delaware Emerging Markets Instl DEMIX

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

23	36	34	Luigo
2	4	0	18110
1	0	0	O

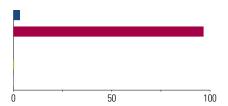
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



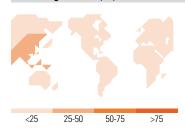
Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.06	0.15
Cash	0.18	2.29
Bonds	0.00	-0.22
Non-US Stocks	96.60	94.85
US Stocks	3.16	2.94
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Benchmark	Cat	egory A	verage	·_	
b	Cyclical	19.57	44.27	42.44							
à.	Basic Materials	2.85	8.04	5.86		7					
•	Consumer Cyclical	11.99	15.60	16.48							
<u></u>	Financial Services	4.65	18.24	18.31		ĺ					
b	Real Estate	0.08	2.39	1.79	[[
NF	Sensitive	63.31	43.27	43.83							
	Communication Services	20.56	13.08	13.11							
•	Energy	10.63	4.84	3.58							
þ	Industrials	0.40	4.09	4.72	i [
1	Technology	31.72	21.26	22.42							
÷	Defensive	17.13	12.45	13.74							
Ţ	Consumer Defensive	15.57	5.92	7.92							
ı	Healthcare	1.49	4.58	4.69							
2	Utilities	0.07	1.95	1.13	i 🛮 🐪						

World Regions % Equity 03-31-2021



Greater Asia	Fund % 78.62	Cat % 75.79	
Japan	0.00	0.12	
Australasia	0.00	0.02	
Asia-4 Tigers	34.46	26.94	
Asia-ex 4 Tigers	44.16	48.71	
Not Classified	0.00	0.00	

Americas	Fund % 13.82	Cat % 11.82	Greater Europe	Fund % 7.56	Cat % 12.38	Market Maturity	Fund %
North America	3.17	2.31	United Kingdom	0.00	0.69	Developed Markets	38.71
Central/Latin	10.65	9.51	W euro-ex UK	1.06	2.11	Emerging Markets	61.29
			Emrgng Europe	5.64	5.37	Not Available	0.00
			Africa	0.86	4.21		

Top 10 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Taiwan Semiconductor Manufacturing Co Ltd	10.05	10.05	11.23	Technology
Wuliangye Yibin Co Ltd	6.65	16.70	-8.18	Consumer Defensive
SK Hynix Inc	6.55	23.24	_	Technology
Tencent Holdings Ltd	6.04	29.29	7.77	Communication Svc
Samsung Electronics Co Ltd	5.69	34.98	-	Technology
MediaTek Inc	4.84	39.81	29.72	Technology
Kweichow Moutai Co Ltd	4.75	44.56	0.55	Consumer Defensive
Reliance Industries Ltd Shs Dematerialised	4.44	49.00	0.90	Energy
JD.com Inc ADR	3.92	52.91	-4.06	Consumer Cyclical
D Alibaba Group Holding Ltd ADR	3.68	56.59	-2.58	Consumer Cyclical

Total Holdings 118



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

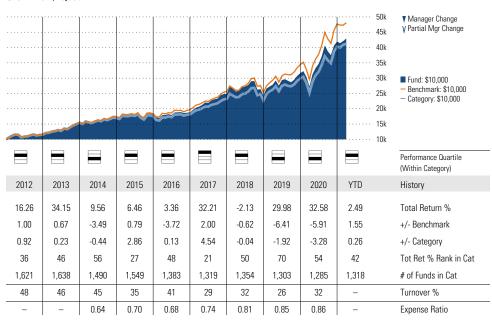
Quantitative Screens

- Performance: The fund has finished in the Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 30.56 years.
- Net Expense: The fund's expense ratio of 0.86 is 13.13% 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.

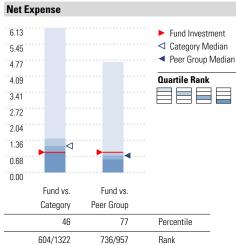
Growth of \$10,000



Trailing Performance Total Return % 65% 60 550 45 40 35 30 25 11 10 50 as of 03-31-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 2.49 57.35 18.82 19.14 15.12 12.91 0.94 62.74 22.80 21.05 16.63 12.14 Benchmark Return % 2 23 63 57 20 44 14 73 19 42 Category Average % 42 69 63 50 43 % Rank in Category

1.071

790



1.284

1.188

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.53	_	-1.13
Beta	0.96	_	0.98
R-Squared	98.30	_	92.90
Standard Deviation	18.77	19.41	19.74
Sharpe Ratio	0.94	1.09	0.98
Tracking Error	2.57	-	5.17
Information Ratio	-1.55	-	-0.57
Up Capture Ratio	89.87	_	93.41
Down Capture Ratio	97.35	-	95.80

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.44	35.92	35.64
Price/Book Ratio	5.30	11.24	7.95
Geom Avg Mkt Cap \$B	258.57	261.62	286.48
ROE	26.58	35.29	28.56



of Funds in Category

1.318

Fidelity® Contrafund® FCNTX

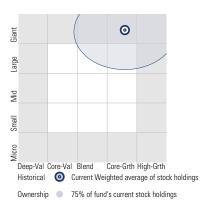
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

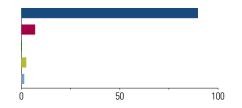
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Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	1.26	0.60
Cash	2.28	1.35
Bonds	0.01	0.11
Non-US Stocks	6.80	6.03
US Stocks	89.65	91.92
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2021			
		Fund	Bmark	Cat	Fund • Benchmark 🛘 Category Average
Դ	Cyclical	31.92	25.95	28.90	
A	Basic Materials	1.83	0.67	1.39	
A	Consumer Cyclical	13.95	16.31	15.89	
,	Financial Services	15.93	7.08	10.30	
fil.	Real Estate	0.21	1.89	1.32	
W	Sensitive	53.01	55.57	53.57	
d	Communication Services	20.76	12.41	14.93	
ð	Energy	0.34	0.09	0.43	
Ф	Industrials	2.95	4.72	6.14	
	Technology	28.96	38.35	32.07	
-	Defensive	15.07	18.49	17.52	
=	Consumer Defensive	2.70	4.89	3.65	
٠	Healthcare	12.16	13.58	13.47	
•	Utilities	0.21	0.02	0.40	
					0% 5 10 15 20 25 30 35 40 45 50 55

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	8.62	8.62	-5.00	Consumer Cyclical
Facebook Inc A	8.27	16.89	7.82	Communication Svc
	5.39	22.28	6.25	Technology
Berkshire Hathaway Inc Class A	5.33	27.61	10.89	Financial Services
Salesforce.com Inc ■ Company Company Company Company Company	3.20	30.80	-4.79	Technology
	3.12	33.92	-7.79	Technology
○ UnitedHealth Group Inc	2.81	36.73	6.46	Healthcare
○ Netflix Inc	2.73	39.46	-3.53	Communication Svc
	2.64	42.11	17.68	Communication Svc
	2.47	44.58	18.08	Communication Svc
Adobe Inc	2.38	46.96	-4.95	Technology
⊕ Fidelity Revere Str Tr	2.32	49.28	_	_
	2.23	51.52	-3.05	Financial Services
NVIDIA Corp Output Description:	1.67	53.19	2.28	Technology
PayPal Holdings Inc	1.61	54.80	3.69	Financial Services

Total Holdings 393



Metropolitan West Total Return Bd I MWTIX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Laird Landmann since 03-1997 Stephen Kane since 03-1997 Tad Rivelle since 03-1997 Bryan Whalen since 12-2004

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 8 of the 10 years it's been in existence.

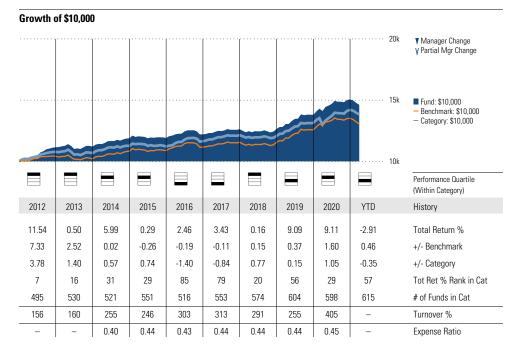
Management: The fund's management has been in place for 24.02 years.

Style Consistency is not calculated for Fixed Income funds.

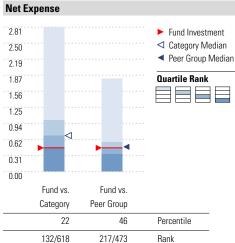
Net Expense: The fund's expense ratio of 0.46 is 40.26% lower than the Intermediate Core-Plus Bond category average.

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.







3- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	0.73	_	0.42
Beta	1.01	_	0.99
R-Squared	96.59	_	62.28
Standard Deviation	3.65	3.56	4.67
Sharpe Ratio	1.11	0.93	0.81
Tracking Error	0.68	-	2.94
Information Ratio	1.19	-	0.13
Up Capture Ratio	107.67	-	110.87
Down Capture Ratio	92.70	-	116.51

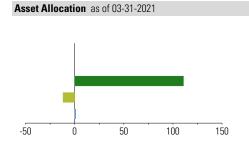
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.66	4.43	5.72
Avg Eff Maturity	8.06	_	7.69



Metropolitan West Total Return Bd I MWTIX

Morningstar Category Morningstar Index
Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD





Total	100.00	100.00
Other	1.10	1.70
Cash	-11.78	1.05
Bonds	110.67	97.25
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	69.14	3.53	49.35
AA	2.87	74.59	4.00
A	6.60	10.82	12.14
BBB	15.26	8.32	21.70
BB	2.90	0.28	7.26
В	0.64	0.00	2.80
Below B	2.59	0.00	0.84
Not Rated	0.00	2.46	1.91

	Fund	Bmark	Cat	Fund		Benchmai	ı II ca	tegory Av	araga			
_				ruliu		Dencima	K [] Gc	itegory Av	eraye			
Government	35.92	-	24.08		1							
Treasury	35.27	_	15.07									
Inflation – Protected	0.00	_	0.91									
Agency/Quasi Agency	0.65	_	0.80									
Other Government Related	0.00	_	7.30	1								
Corporate	18.92	_	31.22									
Corporate Bond	16.69	_	29.20									
Bank Loan	1.28	_	0.59	0								
Convertible	0.95	_	1.25									
Preferred	0.00	_	0.18									
Securitized	40.87	-	35.38									
Agency MBS Pass-Through	29.89	_	18.01									
Agency MBS ARM	0.00	-	0.03									
Agency MBS CMO	0.90	-	2.12									
Non-Agency Residential MBS	3.37	_	0.86									
Commercial MBS	1.33	_	5.53									
Asset-Backed	5.38	_	8.83									
Covered Bond	0.00	_	0.00									
Municipal	0.83	_	0.67									
Cash & Equivalents	2.67	-	8.17		[
Other	0.79	-	0.34	0								
				0%	5	10 1	5 2	0 25	30	35	40	_

Top 10 Holdings as of 03-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Cash & Cash Equivalents	_	14.89	14.89	_
→ Federal National Mortgage Association 2%	05-2051	11.45	26.34	-
⊕ United States Treasury Notes 0.5%	02-2026	7.38	33.72	-
⊕ United States Treasury Notes 0.12%	02-2023	6.73	40.44	-
① United States Treasury Notes 0.88%	03-2026	6.18	46.63	-
⊕ United States Treasury Notes 0.12%	03-2023	5.39	52.02	_
─ United States Treasury Notes 0.12%	01-2023	4.02	56.04	-
⊕ Federal National Mortgage Association 2.5%	05-2051	3.64	59.68	-
⊕ United States Treasury Bonds 1.88%	02-2051	3.57	63.25	-
⊕ United States Treasury Notes 1.12%	02-2031	2.72	65.98	-

Total Holdings 1846



PIMCO Income I2 PONPX

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 14.01 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.19 is 13.33% higher than the Multisector Bond category average.

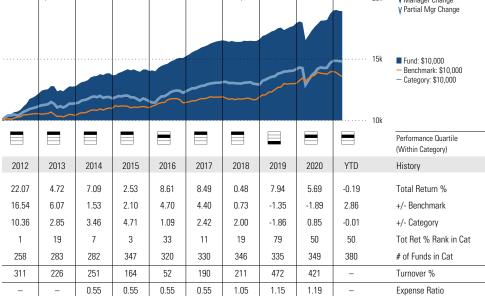
Morningstar Investment Management LLC Analysis

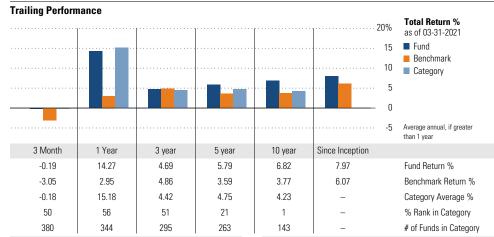
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Morningstar Category Multisector Bond

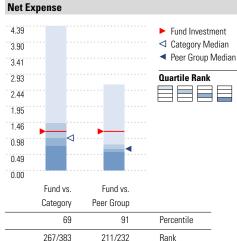
Morningstar Index BBgBarc US Universal TR USD







3-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	0.89	_	-1.12
Beta	0.80	_	1.22
R-Squared	24.85	_	35.17
Standard Deviation	5.78	3.59	7.84
Sharpe Ratio	0.58	0.98	0.49
Tracking Error	5.06	-	6.54
Information Ratio	-0.03	-	-0.05
Up Capture Ratio	85.81	-	107.97
Down Capture Ratio	68.47	-	134.05

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	2.11	4.55	3.97
Avg Eff Maturity	3.78	7.69	7.16



PIMCO Income I2 PONPX

Style Analysis as of 03-31-2021 Style Breakdown Fixed Income Quality High Mid Low Mod Ext Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	56.00	67.64	18.26
AA	7.00	3.23	4.73
A	4.00	10.03	6.96
BBB	14.00	10.89	22.52
BB	6.00	3.19	20.40
В	7.00	3.64	14.98
Below B	6.00	1.38	5.10
Not Rated	0.00	0.00	7.05

Morningstar Category Multisector Bond BBgBarc US Universal TR USD Asset Allocation as of 03-31-2021 Asset Class Cat% Net % US Stocks 1.04 2.56 Non-US Stocks 2.82 0.22 Bonds 63.73 89.36 26.80 Cash 2.88 Other 5.62 4.99 50 100 Total 100.00 100.00

Morningstar Index

		Б						П .					
	Fund	Bmark	Cat	Fund	,	Bench			ory Ave	rage			
Government	17.80	-	16.63			1							
Treasury	3.98	-	8.85										
Inflation – Protected	2.05	_	0.57										
Agency/Quasi Agency	0.63	-	1.00										
Other Government Related	11.14	_	6.21										
Corporate	9.34	_	42.63										
Corporate Bond	6.36	_	34.66								0		
Bank Loan	1.11	_	3.58										
Convertible	1.58	_	3.17]								
Preferred	0.29	_	1.22	1[
Securitized	27.44	_	25.56										
Agency MBS Pass-Through	14.62	_	7.18										
Agency MBS ARM	0.00	_	0.02	ĺ									
Agency MBS CMO	0.57	_	4.26										
Non-Agency Residential MBS	2.52	_	2.22										
Commercial MBS	0.25	-	1.74	1 [
Asset-Backed	9.48	-	10.13										
Covered Bond	0.00	_	0.01										
Municipal	0.05	-	1.21	[
Cash & Equivalents	32.74	_	8.98										
Other	10.42	-	4.59										
				0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Ø Offset: Unsettled Trades	_	22.05	22.05	_
⊕ IRS USD 0.30000 12/19/20-3Y* CME Receive	06-2024	20.04	42.09	_
⊕ IRS USD 0.30000 12/19/20-3Y* CME Pay	06-2024	20.02	62.12	_
Irs Eur -0.33000 03/18/20-2Y Lch Receive	03-2022	15.44	77.56	_
Irs Eur -0.33000 03/18/20-2Y Lch Pay	03-2022	15.41	92.97	-
⊕ 10 Year Treasury Note Future Mar 21	03-2021	12.37	105.34	_
Cash Offset	_	10.42	115.76	_
⊕ IRS JPY 0.00000 03/15/21-8Y LCH Pay	03-2029	7.61	123.37	_
⊕ IRS JPY 0.00000 03/15/21-8Y LCH Receive	03-2029	7.60	130.98	_
⊕ BRITISH POUND STERLING Sold	01-2021	7.53	138.51	_

Total Holdings 7661



PIMCO Short-Term I2 PTSPX

Morningstar Category Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 10.25 years.

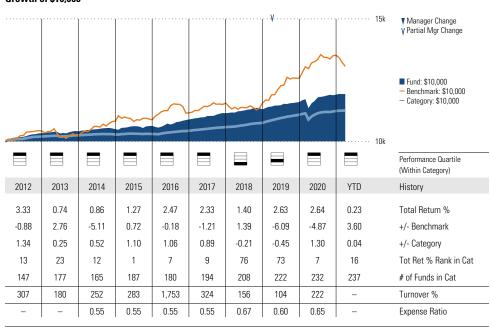
Style Consistency is not calculated for Fixed Income funds.

× *Net Expense*: The fund's expense ratio of 0.65 is 41.3% higher than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

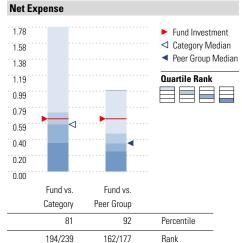
This fund fails our expense screen with fees that are higher than the broad category average. Plan costs are sometimes wrapped into fund fees, but because costs are predictive of a fund's future relative performance, we would still like to see lower overall expenses here.

Growth of \$10,000



Trailing Performance





3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.68	_	1.26
Beta	0.12	_	0.15
R-Squared	3.10	_	13.66
Standard Deviation	2.37	3.56	1.73
Sharpe Ratio	0.36	0.93	0.38
Tracking Error	3.91	_	3.58
Information Ratio	-0.62	_	-0.77
Up Capture Ratio	29.83	_	28.79
Down Capture Ratio	0.01	_	6.28

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.13	4.43	0.72
Avg Eff Maturity	0.01	_	1.37



PIMCO Short-Term I2 PTSPX

Style Analysis as of 03-31-2021 Style Breakdown Fixed Income Quality G C Ltd Mod Ext Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	28.00	3.53	38.45
AA	9.00	74.59	9.90
A	29.00	10.82	24.91
BBB	25.00	8.32	18.21
BB	7.00	0.28	1.69
В	2.00	0.00	0.69
Below B	0.00	0.00	0.32
Not Rated	0.00	2.46	5.83



Morningstar Category

Morningstar Index

Sector Weighting as of 03-	31-2021										
	Fund	Bmark	Cat	Fund	• E	Benchmark	Cateo	jory Average			
Government	30.27	-	9.41							į	
Treasury	0.57	-	4.03								
Inflation – Protected	0.00	-	0.03								
Agency/Quasi Agency	2.53	_	1.38								
Other Government Related	27.17	_	3.97				- :				
Corporate	27.11	_	32.53								
Corporate Bond	26.17	_	29.07		:	:					
Bank Loan	0.00	_	1.05	[]							
Convertible	0.94	_	2.41								
Preferred	0.00	_	0.00	į							
Securitized	16.39	_	27.33								
Agency MBS Pass-Through	0.98	_	4.86								
Agency MBS ARM	0.03	_	0.77	[
Agency MBS CMO	1.23	_	5.92								
Non-Agency Residential MBS	0.96	_	0.37	0							
Commercial MBS	1.84	_	0.96								
Asset-Backed	11.35	_	14.43								
Covered Bond	0.00	_	0.02								
Municipal	0.51	-	1.37	■ []							
Cash & Equivalents	16.35	-	29.29								
Other	6.29	-	0.05								
				0%	5	10	15	20	25	30	35

Top 10 Holdings as of 03-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Fin Fut Ba Mse (Red) 12/19/22	-	17.04	17.04	_
⊕ 2 Year Treasury Note Future Mar 21	04-2021	13.63	30.67	-
⊕ Pimco Fds	03-2021	12.12	42.80	-
⊕ Fin Fut Ba Mse (Grn) 03/13/23	_	10.51	53.31	-
⊕ 5 Year Treasury Note Future Mar 21	04-2021	7.16	60.47	-
⊕ Pimco Fds	08-2021	6.32	66.80	_
⊕ IRS USD 0.65000 08/20/20-10Y CME Pay	08-2030	5.80	72.60	-
⊕ IRS USD 0.65000 08/20/20-10Y CME Receive	08-2030	5.66	78.26	_
⊕ CDX HY35 5Y ICE	12-2025	5.50	83.76	_
⊕ Cash Offset	_	5.30	89.06	_

Total Holdings 1215



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Donald Butler since 04-2016 Michelle Louie since 11-2017

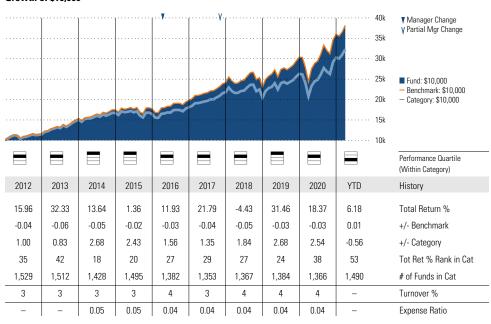
Quantitative Screens

- ✓ 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 4.93 years.
- Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

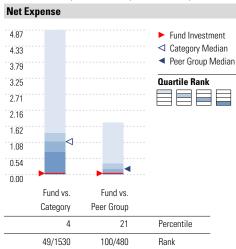
Morningstar Investment Management LLC Analysis

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







3- Teal hisk Wellics			
	Fund	Bmark	Cat
Alpha	-0.03	-	-1.43
Beta	1.00	_	0.97
R-Squared	100.00	_	95.81
Standard Deviation	18.40	18.40	18.30
Sharpe Ratio	0.86	0.86	0.77
Tracking Error	0.01	_	3.70
Information Ratio	-3.06	_	-1.06
Up Capture Ratio	99.95	_	93.73
Down Capture Ratio	100.07	_	98.87

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.87	28.87	27.31
Price/Book Ratio	4.14	4.13	4.34
Geom Avg Mkt Cap \$B	176.76	176.52	261.08
ROE	26.26	26.24	28.30



Vanguard 500 Index Admiral VFIAX

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

Cat%

94.98

3.06

0.25

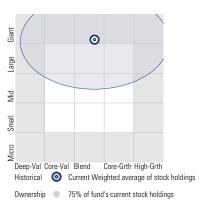
0.54

1.17

100.00

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

22	33	31	Large
5	8	2	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2021

		Fund	Bmark	Cat	Fund	i	▼ Ben	chmarl	([] Ca	ategory	Avera	ge		
b	Cyclical	31.20	31.21	31.01										
i.	Basic Materials	2.34	2.35	2.80										
Д	Consumer Cyclical	12.21	12.20	11.31				İ						
,	Financial Services	14.18	14.20	14.57										
ŧ	Real Estate	2.47	2.46	2.33										
M	Sensitive	46.44	46.42	45.50										
₫	Communication Services	10.93	10.93	10.16										
ð	Energy	2.79	2.80	2.39										
Ф	Industrials	9.22	9.21	10.30		- :								
	Technology	23.50	23.48	22.65						0				
→	Defensive	22.36	22.37	23.50										
	Consumer Defensive	6.58	6.58	7.35										
٠	Healthcare	13.13	13.12	13.90				■[
•	Utilities	2.65	2.67	2.25										

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	5.74	5.74	-7.79	Technology
Microsoft Corp	5.29	11.03	6.25	Technology
⊕ Amazon.com Inc	3.94	14.97	-5.00	Consumer Cyclical
⊕ Facebook Inc A	2.11	17.08	7.82	Communication Svc
⊕ Alphabet Inc A	1.85	18.93	17.68	Communication Svc
	1.78	20.71	18.08	Communication Svc
⊕ Tesla Inc	1.53	22.23	-5.35	Consumer Cyclical
→ Berkshire Hathaway Inc Class B	1.44	23.67	10.18	Financial Services
⊕ JPMorgan Chase & Co	1.38	25.05	20.51	Financial Services
⊕ Johnson & Johnson	1.29	26.34	5.07	Healthcare
⊕ Visa Inc Class A	1.06	27.40	-3.05	Financial Services
⊕ UnitedHealth Group Inc	1.05	28.45	6.46	Healthcare
The Walt Disney Co	1.00	29.45	1.84	Communication Svc
→ Procter & Gamble Co	0.99	30.44	-2.10	Consumer Defensive
NVIDIA Corp	0.99	31.42	2.28	Technology

Total Holdings 511



Vanguard Developed Markets Index Admiral VTMGX

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

Portfolio Manager(s)

Christine Franquin since 02-2013 Michael Perre since 11-2017

Quantitative Screens

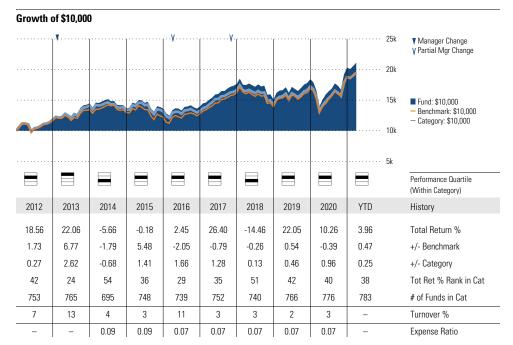
Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 8.11 years.

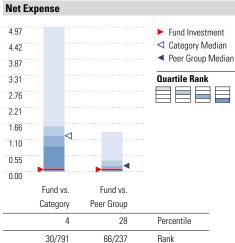
✓ Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

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.







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.08	_	-0.21
Beta	1.04	_	1.00
R-Squared	97.52	_	94.79
Standard Deviation	18.51	17.65	18.14
Sharpe Ratio	0.36	0.37	0.35
Tracking Error	2.98	_	4.22
Information Ratio	0.02	_	-0.09
Up Capture Ratio	102.31	_	99.00
Down Capture Ratio	102.69	_	100.20

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.25	20.69	21.71
Price/Book Ratio	1.73	1.90	2.07
Geom Avg Mkt Cap \$B	28.10	45.25	51.64
ROE	10.54	12.14	13.45



Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



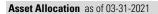
Style Breakdown Fauity

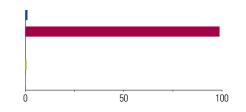
. ,			
25	31	21	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Asset Class	Net %	Cat%
US Stocks	0.87	3.44
Non-US Stocks	98.62	94.13
Bonds	0.00	0.36
Cash	0.42	1.47
Other	0.10	0.60
Total	100.00	100.00

Sec	ctor Weighting as of 03-3	31-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	40.97	41.82	38.44	
æ.	Basic Materials	8.26	8.17	8.02	
A	Consumer Cyclical	11.06	12.06	11.36	
,	Financial Services	17.81	18.89	16.80	<u> </u>
fi	Real Estate	3.84	2.70	2.26	
M	Sensitive	36.95	37.28	37.50	
	Communication Services	5.48	7.95	7.04	
ð	Energy	4.13	4.64	3.46	
Ф	Industrials	15.80	11.53	14.83	<u> </u>
	Technology	11.54	13.16	12.17	
→	Defensive	22.09	20.90	24.06	
=	Consumer Defensive	8.44	8.56	9.67	
٠	Healthcare	10.34	9.18	11.18	
•	Utilities	3.31	3.16	3.21	
					0% 5 10 15 20 25 20 25 40

World Regions % Equity 03-31-2021



Greater Asia	Fund % 38.36	Cat % 38.00	
Japan	22.01	19.96	
Australasia	6.78	4.97	
Asia-4 Tigers	9.27	7.57	
Asia-ex 4 Tigers	0.30	5.50	
Not Classified	0.00	0.00	

Americas	Fund % 9.79	Cat % 7.25	Greater Europe	Fund % 51.83	Cat % 54.75	Market Maturity	Fund %
North America	9.68	6.36	United Kingdom	12.05	12.61	Developed Markets	99.28
Central/Latin	0.11	0.89	W euro-ex UK	38.99	40.97	Emerging Markets	0.72
			Emrgng Europe Africa	0.28 0.51	0.40 0.77	Not Available	0.00

Top 10 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Samsung Electronics Co Ltd	1.47	1.47	-	Technology
○ Nestle SA	1.39	2.86	1.04	Consumer Defensive
	1.09	3.96	30.05	Technology
⊖ Roche Holding AG	1.01	4.96	0.77	Healthcare
⊙ Toyota Motor Corp	0.86	5.82	8.28	Consumer Cyclical
○ Novartis AG	0.81	6.63	-1.11	Healthcare
⊖ LVMH Moet Hennessy Louis Vuitton SE	0.74	7.37	11.20	Consumer Cyclical
	0.66	8.03	-1.20	Financial Services
→ Unilever PLC	0.63	8.66	-6.79	Consumer Defensive
⇒ SAP SE	0.61	9.28	-2.61	Technology

Total Holdings 4037



Vanguard Mid Cap Index Admiral VIMAX

Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Portfolio Manager(s)

Donald Butler since 05-1998 Michael Johnson since 04-2016

Quantitative Screens

Performance: The fund has finished in the Mid-Cap 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 22.88 years.

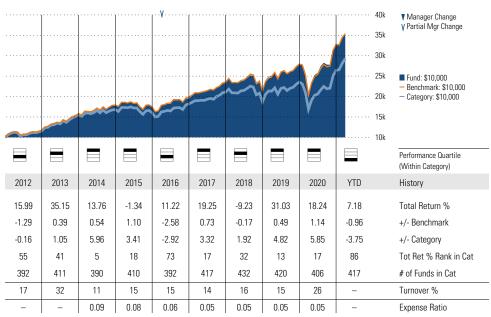
Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three

Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Mid-Cap Blend category average.

Morningstar Investment Management LLC Analysis

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





Trailing Performance



3-Year Risk Metrics

Net Expense 6.08 Fund Investment Category Median Peer Group Median 4.73 4.05 Quartile Rank 3.38 2.70 2.03 1.35 U UU Fund vs Fund vs Peer Group Category 26 Percentile 45/174 16/422

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

Rank

•			
	Fund	Bmark	Cat
Alpha	0.19	_	-1.77
Beta	0.98	_	1.00
R-Squared	99.72	_	95.16
Standard Deviation	21.54	22.02	22.65
Sharpe Ratio	0.68	0.67	0.58
Tracking Error	1.25	-	5.17
Information Ratio	-0.06	-	-0.56
Up Capture Ratio	97.69	-	98.14
Down Capture Ratio	96.67	_	105.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.81	26.46	26.92
Price/Book Ratio	3.35	3.18	3.10
Geom Avg Mkt Cap \$B	23.42	18.01	11.24
ROE	11.45	10.75	11.13



Vanguard Mid Cap Index Admiral VIMAX

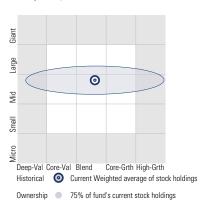
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

. ,			
4	8	8	Large
22	38	19	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2021



	ctor Weighting as of 03-3		р .	0 .			ъ .		По.					
		Fund	Bmark	Cat	Fund		Bench	mark	[] Cateo	jory Ave	rage			
Դ	Cyclical	36.62	36.79	40.31										
A	Basic Materials	4.24	4.45	4.57										
A	Consumer Cyclical	12.49	13.00	13.93			*							
P	Financial Services	11.31	11.61	14.53										
侖	Real Estate	8.58	7.73	7.28										
W	Sensitive	41.82	42.20	40.38										ľ
d	Communication Services	5.35	5.40	4.43										
•	Energy	3.61	3.04	2.10										
Ф	Industrials	11.85	14.71	15.89										
	Technology	21.01	19.05	17.96					(
→	Defensive	21.53	21.01	19.31										
Ħ	Consumer Defensive	3.63	4.26	4.56		•								
٠	Healthcare	12.27	12.02	11.76										
	Utilities	5.63	4.73	2.99		*								
					0%	5	10	15	20	25	30	35	40	45

100

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
□ IDEXX Laboratories Inc □	0.66	0.66	-2.11	Healthcare
Microchip Technology Inc	0.66	1.33	12.67	Technology
Chipotle Mexican Grill Inc	0.63	1.96	2.46	Consumer Cyclical
⊕ Amphenol Corp Class A	0.63	2.59	1.34	Technology
○ Digital Realty Trust Inc	0.63	3.21	1.78	Real Estate
○ Cadence Design Systems Inc	0.61	3.82	0.41	Technology
⊕ Synopsys Inc	0.60	4.42	-4.42	Technology
	0.59	5.01	5.84	Consumer Cyclical
○ Centene Corp	0.59	5.60	6.46	Healthcare
☐ IQVIA Holdings Inc	0.59	6.19	7.80	Healthcare
○ Carrier Global Corp Ordinary Shares	0.58	6.77	_	Industrials
⊕ DocuSign Inc	0.57	7.34	-8.93	Technology
⊕ Veeva Systems Inc Class A	0.57	7.90	-4.04	Healthcare
○ Corteva Inc ○	0.55	8.45	20.74	Basic Materials
DexCom Inc DexCom Inc	0.55	9.00	-2.79	Healthcare

Total Holdings 365



Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Gerard O'Reilly since 05-1996 Walter Nejman since 05-2016

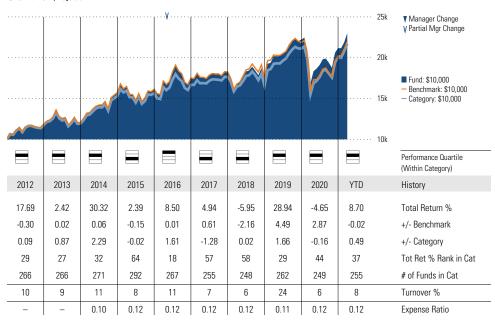
Quantitative Screens

- Performance: The fund has finished in the Real Estate category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 24.9 years.
- Net Expense: The fund's expense ratio of 0.12 is 89.09% lower than the Real Estate category average.

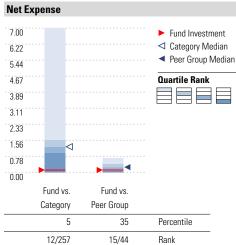
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000







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

3-1 cai iliak Michica			
	Fund	Bmark	Cat
Alpha	1.94	_	1.10
Beta	0.93	_	0.92
R-Squared	98.58	_	93.61
Standard Deviation	18.17	19.40	18.44
Sharpe Ratio	0.59	0.50	0.55
Tracking Error	2.56	_	5.02
Information Ratio	0.61	_	0.04
Up Capture Ratio	98.29	_	95.17
Down Capture Ratio	89.92	_	91.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	38.52	38.46	42.92
Price/Book Ratio	2.70	2.42	2.37
Geom Avg Mkt Cap \$B	18.39	9.35	20.82
ROE	9.96	9.56	6.59



Vanguard Real Estate Index Admiral VGSLX

Asset Allocation as of 03-31-2021

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

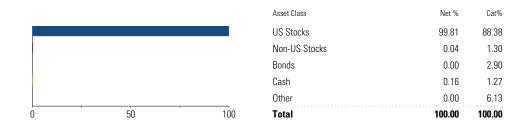
Equity

3	17	13	Large
8	38	1	Mid
6	12	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benchmark	[] (atego	ory A	veraç	je			
Ն	Cyclical	99.97	99.13	99.21											
à.	Basic Materials	0.00	0.00	0.07	ĺ										
-	Consumer Cyclical	0.00	0.13	1.44	10										
ê	Financial Services	0.00	0.00	0.20	Ď										
b	Real Estate	99.97	99.00	97.50									Ė	Ė	
NI	Sensitive	0.03	0.87	0.73	0 : :										
	Communication Services	0.00	0.00	0.15	Ď										
•	Energy	0.00	0.00	0.02	<u> </u>										
\$	Industrials	0.03	0.87	0.15	0										
2	Technology	0.00	0.00	0.41	i i										
→	Defensive	0.00	0.00	0.07	1										
=	Consumer Defensive	0.00	0.00	0.00	Í										
ř	Healthcare	0.00	0.00	0.00	Í										
?	Utilities	0.00	0.00	0.07	ľ										

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
◆ Vanguard Real Estate II Index	11.88	11.88	_	_
⊕ American Tower Corp	7.12	19.00	6.50	Real Estate
⊕ Prologis Inc	5.25	24.26	6.99	Real Estate
⊕ Crown Castle International Corp	4.92	29.17	8.96	Real Estate
⊕ Equinix Inc	4.04	33.21	-4.44	Real Estate
⊕ Public Storage	2.60	35.81	7.72	Real Estate
Digital Realty Trust Inc	2.59	38.41	1.78	Real Estate
Simon Property Group Inc	2.44	40.84	33.41	Real Estate
◆ SBA Communications Corp	2.07	42.91	-1.42	Real Estate
Welltower Inc ■	2.00	44.92	11.79	Real Estate
⊕ Weyerhaeuser Co	1.78	46.70	6.68	Real Estate
⊕ CBRE Group Inc Class A	1.78	48.48	26.13	Real Estate
⊖ Equity Residential	1.76	50.24	21.85	Real Estate
⊕ AvalonBay Communities Inc	1.73	51.96	16.00	Real Estate
Realty Income Corp	1.49	53.46	3.27	Real Estate

Total Holdings 176



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Expense Ratio

Portfolio Manager(s)

Gerard O'Reilly since 12-2004 William Coleman since 04-2016

Quantitative Screens

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

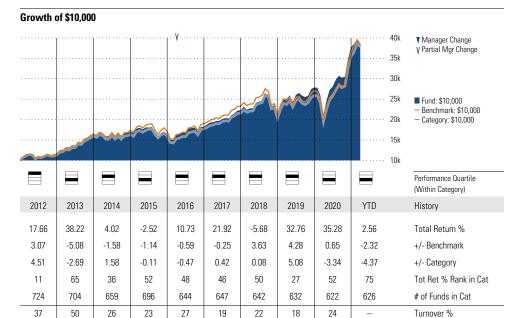
Management: The fund's management has been in place for 16.26 years.

 \times Style: The fund has landed in its primary style box — Small Growth — 2.86 % of the time over the past three years

Net Expense: The fund's expense ratio of 0.07 is 94.21% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.

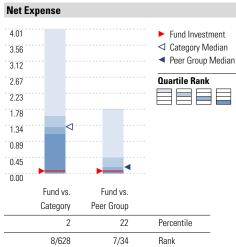




0.07

0.07

0.07



0.09

0.08

0.07

0.07

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.87	_	3.76
Beta	0.93	_	0.95
R-Squared	97.25	_	92.30
Standard Deviation	24.11	25.53	25.24
Sharpe Ratio	0.80	0.69	0.81
Tracking Error	4.37	_	7.09
Information Ratio	0.51	_	0.40
Up Capture Ratio	95.78	_	100.41
Down Capture Ratio	86.49	-	90.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.17	29.90	36.31
Price/Book Ratio	5.07	5.35	5.56
Geom Avg Mkt Cap \$B	6.39	3.28	5.69
ROE	4.19	0.60	1.29



Vanguard Small Cap Growth Index Admiral VSGAX

Morningstar Category

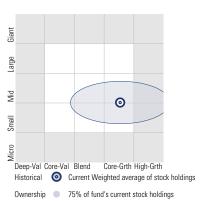
Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

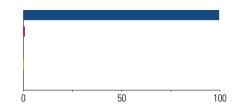
Lquity			
0	0	0	Large
3	18	31	Mid
3	21	24	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.25
Cash	0.06	2.80
Bonds	0.00	0.02
Non-US Stocks	0.51	4.06
US Stocks	99.43	92.87
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		• Ben	chmark] Ca	tegory	Avera	ge		
Ն	Cyclical	25.21	22.46	23.49										
i.	Basic Materials	2.32	2.57	2.14										
4	Consumer Cyclical	11.04	12.49	11.29				'						
<u> </u>	Financial Services	4.19	3.93	7.51		[
ŧ	Real Estate	7.66	3.47	2.55										
M	Sensitive	46.87	39.69	44.95										
	Communication Services	3.34	2.47	2.48										
	Energy	1.33	0.20	0.69	Ö									
Ċ.	Industrials	13.14	15.68	16.10										
2	Technology	29.06	21.34	25.68										
→	Defensive	27.91	37.83	31.56									1	
=	Consumer Defensive	3.64	3.29	4.38										
7	Healthcare	23.91	33.06	26.64								,		
•	Utilities	0.36	1.48	0.54	0									

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Teledyne Technologies Inc	0.68	0.68	5.53	Technology
⊕ Entegris Inc	0.67	1.35	16.42	Technology
⊕ Bio-Techne Corp	0.66	2.01	20.37	Healthcare
⊕ PTC Inc	0.64	2.65	15.08	Technology
① Charles River Laboratories International Inc	0.64	3.29	16.00	Healthcare
Avantor Inc	0.63	3.92	2.77	Basic Materials
⊕ Guardant Health Inc	0.61	4.53	18.44	Healthcare
⊕ Fair Isaac Corp	0.60	5.13	-4.89	Technology
⊕ Pool Corp	0.59	5.72	-7.16	Consumer Cyclical
⊕ Cree Inc	0.55	6.27	2.11	Technology
⊕ Graco Inc	0.54	6.81	-0.75	Industrials
⊕ NovoCure Ltd	0.51	7.32	-23.61	Healthcare
⊕ Masimo Corp	0.51	7.83	-14.43	Healthcare
Ð Chegg Inc	0.51	8.33	-5.17	Consumer Defensive
⊕ Sunrun Inc	0.50	8.84	-12.83	Technology

Total Holdings 641



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category
Small Value

Morningstar Index Russell 2000 Value TR USD

Portfolio Manager(s)

Gerard O'Reilly since 04-2016 William Coleman since 04-2016

Quantitative Screens

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

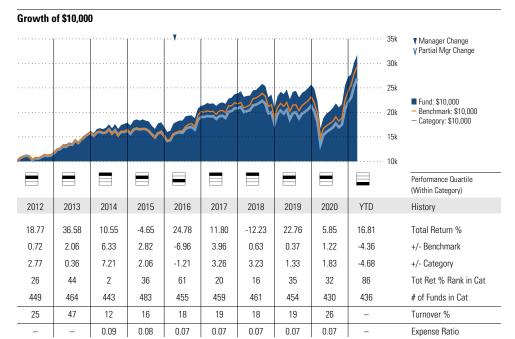
Management: The fund's management has been in place for 4.93 years.

imes Style: The fund has landed in its primary style box — Small Value — 54.29 % of the time over the past three years

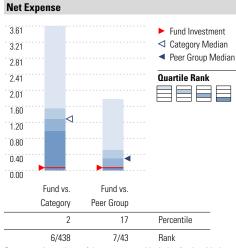
Net Expense: The fund's expense ratio of 0.07 is 94.02% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its portfolio positioning remains consistent with the benchmark index it tracks.







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.32	-	-1.48
Beta	0.96	-	1.01
R-Squared	98.34	-	96.05
Standard Deviation	26.14	26.96	27.92
Sharpe Ratio	0.47	0.49	0.43
Tracking Error	3.53	-	5.92
Information Ratio	-0.22	-	-0.33
Up Capture Ratio	94.31	-	98.76
Down Capture Ratio	94.93	-	103.31

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	19.67	17.18	20.39
Price/Book Ratio	2.01	1.72	1.73
Geom Avg Mkt Cap \$B	5.29	2.29	3.64
ROE	4.57	-0.58	5.53



Vanguard Small Cap Value Index Admiral VSIAX

Morningstar Category

Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

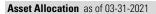
Equity

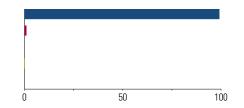
1. /			
0	0	0	Large
21	19	4	MIG
27	26	3	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	-0.07
Cash	0.09	1.72
Bonds	0.00	0.12
Non-US Stocks	0.86	2.21
US Stocks	99.05	96.01
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	51.55	55.12	53.54	
A.	Basic Materials	6.31	5.57	6.55	
A	Consumer Cyclical	14.60	14.50	14.48	
ı , j	Financial Services	20.48	24.46	25.44	
命	Real Estate	10.16	10.59	7.07	
W	Sensitive	32.95	30.68	34.91	
	Communication Services	1.86	3.12	1.87	
•	Energy	4.44	4.88	4.33	
Ф	Industrials	18.43	16.96	20.14	
	Technology	8.22	5.72	8.57	
→	Defensive	15.49	14.19	11.55	
Ħ	Consumer Defensive	4.56	3.94	4.13	
+	Healthcare	7.24	6.45	4.74	
•	Utilities	3.69	3.80	2.68	
					0% 5 10 15 20 25 30 35 40 45 50 55 6

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ IDEX Corp	0.53	0.53	5.33	Industrials
⊕ VICI Properties Inc Ordinary Shares	0.50	1.03	12.04	Real Estate
⊕ Devon Energy Corp	0.49	1.51	40.10	Energy
⊕ L Brands Inc	0.46	1.97	66.34	Consumer Cyclical
⊕ Williams-Sonoma Inc	0.45	2.42	76.48	Consumer Cyclical
⊕ Molina Healthcare Inc	0.45	2.87	9.91	Healthcare
⊕ Diamondback Energy Inc	0.44	3.31	52.67	Energy
⊕ The Scotts Miracle Gro Co A	0.43	3.74	23.33	Basic Materials
⊕ Atmos Energy Corp	0.42	4.16	4.24	Utilities
⊕ Howmet Aerospace Inc	0.42	4.58	12.58	Industrials
Nuance Communications Inc	0.41	4.99	-1.02	Technology
Medical Properties Trust Inc	0.41	5.40	-1.06	Real Estate
⊕ Signature Bank	0.41	5.80	67.54	Financial Services
	0.40	6.21	22.16	Industrials
RPM International Inc	0.40	6.60	1.60	Basic Materials

Total Holdings 931



Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

Gerard O'Reilly since 12-1994 Walter Neiman since 04-2016

Quantitative Screens

- Performance: The fund has finished in the Large Value category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.27 years.
- Style: The fund has landed in its primary style box Large Value — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.05 is 94.68% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

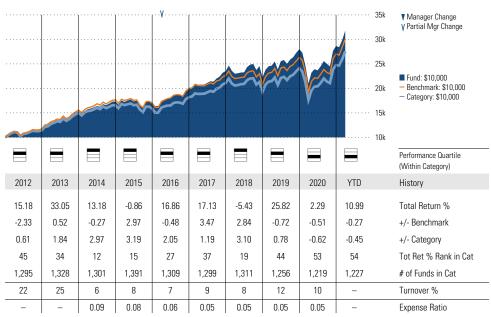
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.



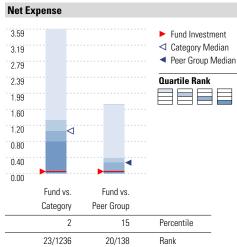
Morningstar Index

Russell 1000 Value TR USD

Growth of \$10,000



Trailing Performance Total Return % 60% 55 50 45 40 35 30 25 20 15 10 5 as of 03-31-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 10.99 51.33 11.41 12.72 11.63 7.14 11.98 11.26 56.09 10.96 11.74 10.99 Benchmark Return % 56.98 10 46 11 43 10.32 11 44 Category Average % 65 34 27 19 % Rank in Category 1.227 1.207 1.136 1.007 728 # of Funds in Category



3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.89	_	-0.42
Beta	0.94	_	0.99
R-Squared	99.25	_	95.84
Standard Deviation	18.90	19.97	20.15
Sharpe Ratio	0.59	0.55	0.53
Tracking Error	2.00	_	4.46
Information Ratio	0.22	_	-0.19
Up Capture Ratio	98.78	_	97.86
Down Capture Ratio	96.33	_	99.87

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	22.20	23.47	22.99
Price/Book Ratio	2.60	2.48	2.63
Geom Avg Mkt Cap \$B	97.79	69.19	118.36
ROE	17.30	12.25	17.79



Vanguard Value Index Adm VVIAX

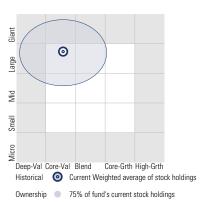
Morningstar Category Large Value

Morningstar Index

Russell 1000 Value TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

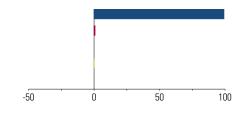
43	34	3	Large
9	10	1	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.76
Cash	-0.01	1.47
Bonds	0.00	-0.07
Non-US Stocks	0.80	5.63
US Stocks	99.21	92.21
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund		Benchmark	Πc	ategory .	Δverage	
Cyclical	31.99	36.92	34.20	Tunu		Bonominark		atogory .	rtvorago	
Basic Materials	2.92	4.17	3.52		7					
Consumer Cyclical	4.11	7.72	7.92			Ĭ				
Financial Services	22.11	20.52	19.89							
Real Estate	2.85	4.51	2.87		•					
Sensitive	32.27	37.73	38.15							
Communication Service	es 6.78	9.23	8.08							
Energy	5.25	5.14	5.36			_				
Industrials	12.68	13.66	12.24		- :					
Technology	7.56	9.70	12.47			. [-	
Defensive	35.74	25.36	27.65			_				
Consumer Defensive	10.97	7.57	8.77							
Healthcare	19.07	12.81	14.21			•				
Utilities	5.70	4.98	4.67							

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Berkshire Hathaway Inc Class B	2.97	2.97	10.18	Financial Services
⊕ JPMorgan Chase & Co	2.94	5.91	20.51	Financial Services
⊕ Johnson & Johnson	2.73	8.64	5.07	Healthcare
⊕ UnitedHealth Group Inc	2.23	10.87	6.46	Healthcare
→ Procter & Gamble Co	2.11	12.98	-2.10	Consumer Defensive
⊕ Bank of America Corp	1.90	14.89	28.24	Financial Services
⊕ Intel Corp	1.64	16.53	29.16	Technology
⊕ Comcast Corp Class A	1.56	18.09	3.70	Communication Svc
⊕ Exxon Mobil Corp	1.49	19.59	37.55	Energy
Verizon Communications Inc	1.45	21.03	0.05	Communication Svc
⊕ AT&T Inc	1.36	22.40	7.06	Communication Svc
Abbott Laboratories	1.34	23.74	9.86	Healthcare
⊕ Coca-Cola Co	1.29	25.03	-3.12	Consumer Defensive
→ Pfizer Inc	1.27	26.30	-0.52	Healthcare
⊕ Cisco Systems Inc	1.24	27.55	16.36	Technology

Total Holdings 335

