American Century Real Estate I REAIX

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Portfolio Manager(s)

Steven Brown since 11-2008 Steven Rodriguez since 12-2009 Vishal Govil since 12-2011

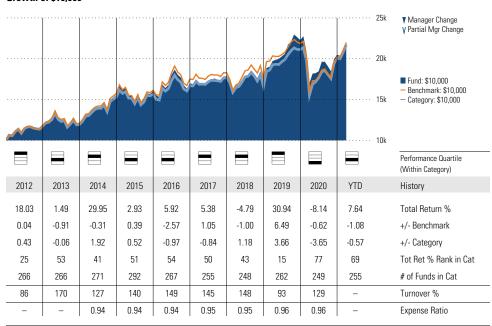
Quantitative Screens

- Q Performance: The fund has finished in the Real Estate category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 12.38 years.
- Net Expense: The fund's expense ratio of 0.96 is 12.73% lower than the Real Estate category average.

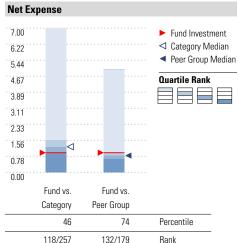
Morningstar Investment Management LLC Analysis

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







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	1.12	_	1.10
Beta	0.89	_	0.92
R-Squared	96.11	_	93.61
Standard Deviation	17.69	19.40	18.44
Sharpe Ratio	0.54	0.50	0.55
Tracking Error	4.05	_	5.02
Information Ratio	0.08	_	0.04
Up Capture Ratio	96.26	_	95.17
Down Capture Ratio	93.03	-	91.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	41.02	38.46	42.92
Price/Book Ratio	2.88	2.42	2.37
Geom Avg Mkt Cap \$B	19.17	9.35	20.82
ROE	10.04	9.56	6.59



American Century Real Estate I REAIX

Morningstar Index **Morningstar Category** Real Estate

S&P United States REIT TR USD

Net %

99.82

0.00

0.00

0.18

0.00

100.00

Cat%

88.38

1.30

2.90

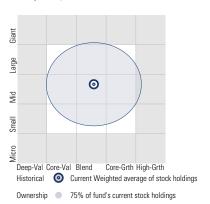
1.27

6.13

100.00

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

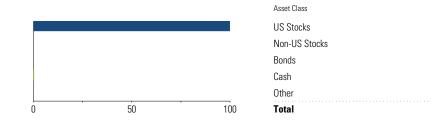
Equity

5	16	13	Large
5	42	0	Mid
4	11	5	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2021

		Fund	Bmark	Cat	Fund	Benchmark	Category Average
٠	Cyclical	100.00	99.13	99.21			
à.	Basic Materials	0.00	0.00	0.07	ĺ		
	Consumer Cyclical	1.23	0.13	1.44			
<u></u>	Financial Services	0.00	0.00	0.20	Ó		
b	Real Estate	98.77	99.00	97.50			
ŲT.	Sensitive	0.00	0.87	0.73	0		
	Communication Services	0.00	0.00	0.15	Ó		
	Energy	0.00	0.00	0.02	<u> </u>		
}	Industrials	0.00	0.87	0.15	0		
1	Technology	0.00	0.00	0.41	Ď		
+	Defensive	0.00	0.00	0.07	ĺ		
7	Consumer Defensive	0.00	0.00	0.00			
1	Healthcare	0.00	0.00	0.00	ĺ		
1	Utilities	0.00	0.00	0.07	1		

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Prologis Inc	7.82	7.82	6.99	Real Estate
Crown Castle International Corp	7.40	15.22	8.96	Real Estate
⊕ Equinix Inc	6.44	21.66	-4.44	Real Estate
	6.21	27.87	6.50	Real Estate
Simon Property Group Inc	5.17	33.04	33.41	Real Estate
① Invitation Homes Inc	4.48	37.52	8.28	Real Estate
SBA Communications Corp	4.45	41.97	-1.42	Real Estate
Equity Residential	3.75	45.72	21.85	Real Estate
⊕ Essex Property Trust Inc	3.50	49.22	15.38	Real Estate
○ Welltower Inc ○	3.41	52.63	11.79	Real Estate
□ UDR Inc	3.39	56.02	15.07	Real Estate
VICI Properties Inc Ordinary Shares	3.16	59.18	12.04	Real Estate
⊕ Innovative Industrial Properties Inc Registered Shs	3.03	62.21	-0.90	Real Estate
	2.85	65.06	9.69	Real Estate
⊕ Extra Space Storage Inc	2.84	67.90	15.27	Real Estate

Total Holdings 39



American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Portfolio Manager(s)

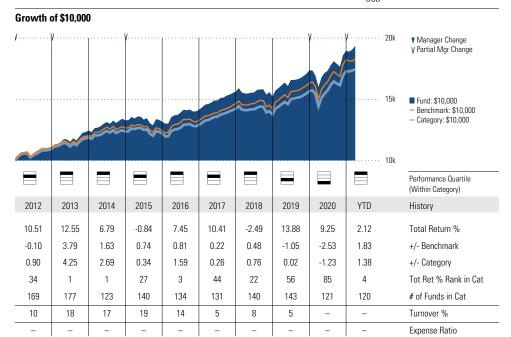
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

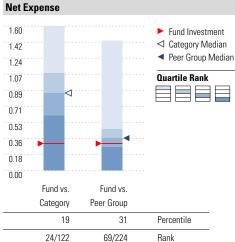
- Performance: The fund has finished in the Target-Date 2000-2010 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- × Style: The fund has landed in its primary style box Large Blend 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.3 is 47.37% lower than the Target-Date 2000-2010 category average.

Morningstar Investment Management LLC Analysis

This fund fails our style screen but its positioning is consistent with its investment strategy and historical portfolios, so we don't think the failure is significant. This fund also 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.







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.59	_	-0.21
Beta	0.90	_	0.95
R-Squared	97.17	_	97.06
Standard Deviation	7.16	7.87	7.61
Sharpe Ratio	0.88	0.83	0.79
Tracking Error	1.45	_	1.71
Information Ratio	-0.13	_	-0.34
Up Capture Ratio	92.69	_	92.17
Down Capture Ratio	86.94	_	91.85

Fund	Bmark	Cat
23.68	25.21	24.88
3.09	2.71	2.90
4.59	6.72	6.51
	23.68	23.68 25.21 3.09 2.71

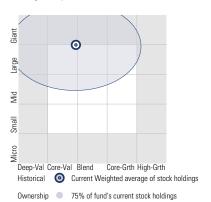


American Funds 2010 Trgt Date Retire R6 RFTTX

Morningstar Category Target-Date 2000-2010 Morningstar Index Morningstar Lifetime Mod 2010 TR USD

Style Analysis as of 03-31-2021

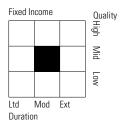
Morningstar Style Box™



Large

Μid

Style Breakdown

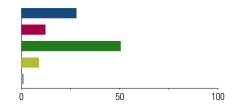


Value Blend Growth

>50 25-50 10-25 0-10

Weight %

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	1.00	2.36
Cash	8.73	10.30
Bonds	50.36	50.81
Non-US Stocks	12.05	13.70
US Stocks	27.85	22.83
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2021			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	31.42	39.48	35.12	
â.	Basic Materials	5.12	4.61	4.96	
A	Consumer Cyclical	5.63	10.30	10.59	
,	Financial Services	15.60	14.80	15.85	
fi	Real Estate	5.07	9.77	3.72	
W	Sensitive	37.55	37.82	41.28	
	Communication Services	8.59	6.81	9.02	
•	Energy	4.60	3.30	3.53	
Ф	Industrials	9.09	11.68	10.17	
	Technology	15.27	16.03	18.56	
-	Defensive	31.02	22.68	23.60	
Ħ	Consumer Defensive	10.25	7.20	7.11	
+	Healthcare	13.66	12.52	12.71	
•	Utilities	7.11	2.96	3.78	
					0% 5 10 15 20 25 30 35 40 4

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numb	Maturity Bato	70 NGC 733GC	Outhdiative 70	TTD Hotain 70	Worlingstar occio
⊕ American Funds Interm Bd Fd of Amer R6	_	15.03	15.03	_	_
American Funds Income Fund of Amer R6	-	12.72	27.75	-	_
American Funds Capital Income Bldr R6	-	12.70	40.46	_	_
⊕ American Funds Bond Fund of Amer R6	-	8.52	48.98	_	_
⊕ American Funds Inflation Linked Bd R6	_	6.51	55.49	-	-
Ð American Funds ST Bd Fd of Amer R6	_	6.27	61.76	_	_
Ð American Funds Mortgage R6	-	6.27	68.03	_	_
American Funds American Mutual R6	-	4.72	72.76	_	_
American Funds American High-Inc R6	-	3.79	76.55	_	_
American Funds Capital World Gr&Inc R6	_	3.75	80.30	_	_

Total Holdings 17



American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015 Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

❷ 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.

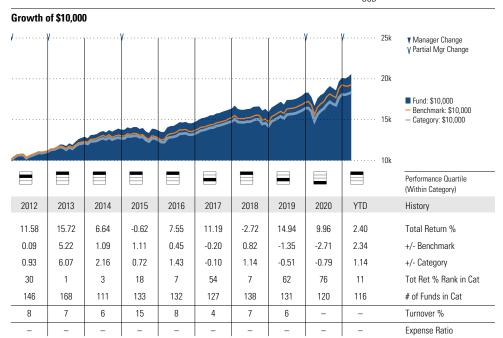
Management: The fund's management has been in place for 9.25 years.

Style: The fund has landed in its primary style box —
 Large Blend — 72.73 % of the time over the past three years.

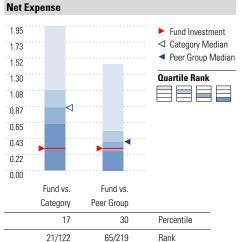
Net Expense: The fund's expense ratio of 0.3 is 50.82% lower than the Target-Date 2015 category average.

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	0.72	_	-0.43
Beta	0.90	_	0.99
R-Squared	96.85	_	96.79
Standard Deviation	7.90	8.66	8.69
Sharpe Ratio	0.87	0.81	0.75
Tracking Error	1.66	-	1.73
Information Ratio	-0.05	-	-0.33
Up Capture Ratio	93.45	-	95.06
Down Capture Ratio	87.46	_	97.21

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.96	25.04	24.92
Price/Book Ratio	3.13	2.68	2.87
Avg Eff Duration	5.08	8.12	5.82

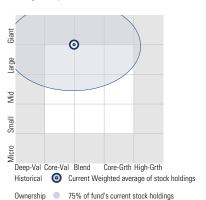


American Funds 2015 Trgt Date Retire R6 RFJTX

Morningstar Category Target-Date 2015 **Morningstar Index** Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity 35 39 15 5 1

5 1 Small

Large

Value Blend Growth

0



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

Asset Allocation as of 03-31-2021



Total	100 00	100 00
Other	0.99	4.22
Cash	8.45	7.06
Bonds	46.34	47.61
Non-US Stocks	13.15	15.41
US Stocks	31.07	25.70
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fun	d 1	Bench	mark	Cateo	ιοην Δνε	rane			
ղ.	Cyclical	31.19	39.55	35.19	Tull	u '	Dencii	IIIaik	ll caret	JULY AVE	aye	П	•	
<u>.</u>	Basic Materials	5.12	4.69	4.93		- i								
Α	Consumer Cyclical	5.96	10.39	11.02		7	'n							
e e	Financial Services	15.46	14.89	15.78				•						
à	Real Estate	4.65	9.58	3.46			•							
M	Sensitive	38.27	37.85	41.73				- :					1	
d	Communication Services	8.80	6.79	9.10										
•	Energy	4.56	3.33	3.46										
¢	Industrials	9.27	11.77	10.43		- :								
	Technology	15.64	15.96	18.74						_				
→	Defensive	30.54	22.60	23.09										
=	Consumer Defensive	9.98	7.22	6.87				_						
٠	Healthcare	13.78	12.43	12.66										
•	Utilities	6.78	2.95	3.56										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Numb	Watanty Bato	/0 NGT AGGCT	Guinalative /6	TTD Hotain 70	Wormingstar occior
American Funds Income Fund of Amer R6	_	12.08	12.08	_	_
American Funds Capital Income Bldr R6	-	12.04	24.12	-	-
American Funds Interm Bd Fd of Amer R6	-	10.19	34.31	_	_
	_	7.95	42.26	_	_
American Funds Inflation Linked Bd R6	-	6.97	49.23	-	
€ American Funds Mortgage R6	_	5.94	55.17	_	_
American Funds American Mutual R6	-	5.79	60.95	-	_
American Funds American High-Inc R6	-	4.99	65.94	-	_
American Funds Capital World Bond R6	-	4.92	70.86	_	_
American Funds Invmt Co of Amer R6	_	4.80	75.66	_	_

Total Holdings 19



American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020 Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

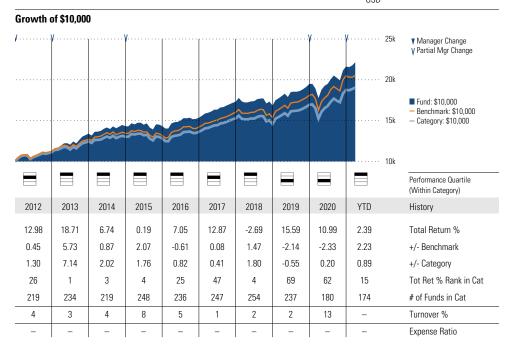
Wesley Phoa since 01-2012 Bradley Vogt since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

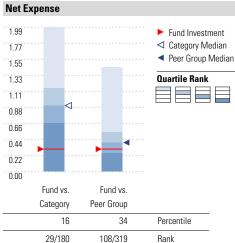
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- Net Expense: The fund's expense ratio of 0.31 is 52.31% lower than the Target-Date 2020 category average.

Morningstar Investment Management LLC Analysis

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







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.07	_	-0.42
Beta	0.85	_	0.95
R-Squared	97.41	_	96.49
Standard Deviation	8.34	9.63	9.31
Sharpe Ratio	0.88	0.79	0.72
Tracking Error	1.94	_	2.02
Information Ratio	-0.07	_	-0.44
Up Capture Ratio	90.27	_	92.17
Down Capture Ratio	81.93	_	94.47

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.80	24.87	25.69
Price/Book Ratio	3.27	2.65	2.86
Avg Eff Duration	5.21	9.28	5.81



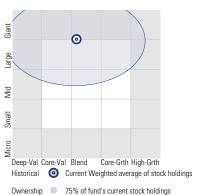
American Funds 2020 Trgt Date Retire R6 RRCTX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



75% of fund's current stock h

Large

Mid

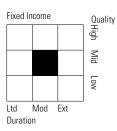
0

Asset Allocation as of 03-31-2021



Style Breakdown Equity





alue/	Blend	Growth

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

		Fund	Bmark	Cat	Fund	1 1	Bench	mark	Categ	orv Ave	erage		
Ն	Cyclical	31.07	39.57	37.17						, ,	J.	- [
A.	Basic Materials	4.93	4.78	4.54									
-	Consumer Cyclical	7.07	10.47	11.99			· []						
₽	Financial Services	14.99	15.02	15.38									
ŧ	Real Estate	4.08	9.30	5.26			7						
M	Sensitive	39.46	37.88	42.02									
	Communication Services	9.43	6.78	8.93			0						
•	Energy	4.34	3.36	3.01									
\$	Industrials	9.34	11.83	10.80									
	Technology	16.35	15.91	19.28						_			
→	Defensive	29.47	22.55	20.81			_			<u>' </u>			
Ę	Consumer Defensive	9.28	7.22	6.24									
۲	Healthcare	14.19	12.38	11.85									
•	Utilities	6.00	2.95	2.72									

50

Top 10 Holdings	as of 03-31-2021

10p 10 1101umg3 us 01 00 01 2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	-	9.79	9.79	_	-
	_	9.67	19.47	_	_
⊕ American Funds Interm Bd Fd of Amer R6	_	8.99	28.46	-	-
⊕ American Funds Bond Fund of Amer R6	_	7.99	36.44	-	-
American Funds Inflation Linked Bd R6	_	6.98	43.42	_	-
	_	6.06	49.48	_	_
⊕ American Funds Mortgage R6	_	5.99	55.47	_	_
	_	5.04	60.51	_	_
	_	5.04	65.55	_	_
	_	5.01	70.56	-	_

Total Holdings 21



American Funds 2025 Trgt Date Retire R6 RFDTX

Morningstar Category Target-Date 2025 Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 David Hoag since 01-2020 Michelle Black since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

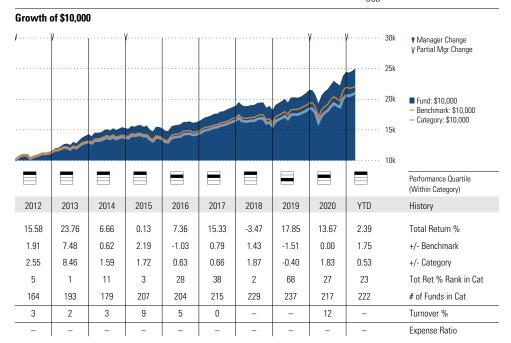
Performance: The fund has finished in the Target-Date 2025 category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 9.25 years.

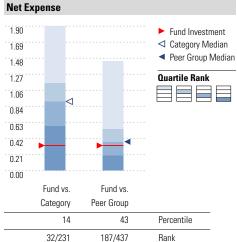
Net Expense: The fund's expense ratio of 0.33 is 52.17% lower than the Target-Date 2025 category average.

Morningstar Investment Management LLC Analysis

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







3-1 ear nisk weures			
	Fund	Bmark	Cat
Alpha	1.38	_	-0.44
Beta	0.89	_	0.97
R-Squared	97.38	_	97.56
Standard Deviation	9.86	10.89	10.70
Sharpe Ratio	0.87	0.75	0.69
Tracking Error	1.97	_	2.00
Information Ratio	0.26	_	-0.34
Up Capture Ratio	97.99	_	96.39
Down Capture Ratio	91.32	_	100.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.46	24.69	25.64
Price/Book Ratio	3.49	2.62	2.88
Avg Eff Duration	5.28	10.22	6.27



American Funds 2025 Trgt Date Retire R6 RFDTX

Quality

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 03-31-2021

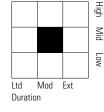
Morningstar Style Box™



Style Breakdown

Equity 25 37 26 2 5 4



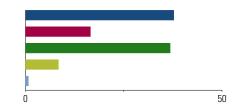


Fixed Income

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.70	10.85
Cash	8.35	3.72
Bonds	36.77	36.62
Non-US Stocks	16.49	17.01
US Stocks	37.70	31.81
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1	Bench	mark	Categ	ory Ave	rage		_	
Ն	Cyclical	31.39	39.53	36.54								[]		
A.	Basic Materials	4.77	4.88	4.34										
P	Consumer Cyclical	9.33	10.58	12.00			_ [Ė						
<u></u>	Financial Services	14.28	15.14	15.26				– [
à	Real Estate	3.01	8.93	4.94		[*							
NI	Sensitive	41.28	37.96	42.05										1
	Communication Services	10.50	6.79	8.95										
)	Energy	4.01	3.38	2.95										
}	Industrials	9.29	11.92	10.76										
3	Technology	17.48	15.87	19.39					I [_				
+	Defensive	27.33	22.51	21.41						'				
Ţ	Consumer Defensive	7.95	7.22	6.46										
ì	Healthcare	14.69	12.32	12.02										
7	Utilities	4.69	2.97	2.93										

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Secto
American Funds Interm Bd Fd of Amer R6	_	8.94	8.94	_	_
American Funds American Mutual R6	_	6.24	15.17	_	_
American Funds Washington Mutual R6	_	6.00	21.17	_	_
American Funds Invmt Co of Amer R6	_	5.84	27.01	_	_
American Funds Bond Fund of Amer R6	-	5.69	32.70	-	-
American Funds US Government Sec R6	_	5.68	38.38	_	_
American Funds American Balanced R6	_	5.48	43.86	_	_
American Funds Inflation Linked Bd R6	_	5.43	49.29	_	_
American Funds Income Fund of Amer R6	-	5.32	54.61	-	_
American Funds Capital Income Bldr R6	_	5.30	59.91	_	_

Total Holdings 22



American Funds 2030 Trgt Date Retire R6 RFETX

Morningstar Category Target-Date 2030 Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Portfolio Manager(s)

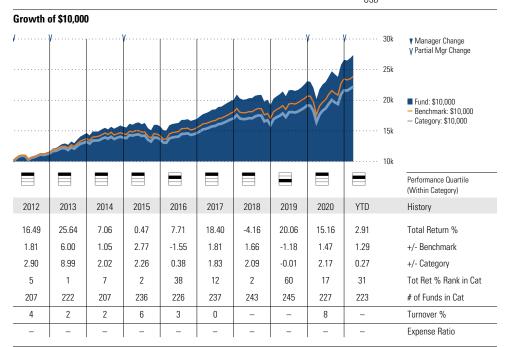
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

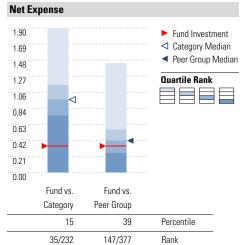
- ❷ Performance: The fund has finished in the Target-Date
 2030 category's top three quartiles in 10 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 9.25 years.
- Net Expense: The fund's expense ratio of 0.35 is 50.7% lower than the Target-Date 2030 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.







3- Tear hisk Wellics			
	Fund	Bmark	Cat
Alpha	1.57	_	-0.19
Beta	0.92	_	0.98
R-Squared	98.08	_	98.24
Standard Deviation	11.67	12.61	12.42
Sharpe Ratio	0.82	0.71	0.68
Tracking Error	1.93	_	1.92
Information Ratio	0.47	_	-0.20
Up Capture Ratio	99.86	_	98.68
Down Capture Ratio	92.67	_	101.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.03	24.49	25.89
Price/Book Ratio	3.57	2.59	2.94
Avg Eff Duration	5.40	10.95	6.26



American Funds 2030 Trgt Date Retire R6 RFETX

Quality High MidLow

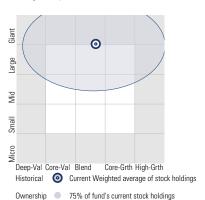
Duration

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

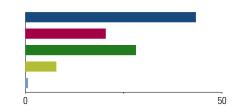
Equity				Fixed	Income
24	35	27	Large		
4	5	4	Mid		
0	1	1	Small		
Value	Blend	Growth		Ltd	Mod

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Asset Class Net % Cat% US Stocks 38.74 43.28 Non-US Stocks 20.35 20.45 Bonds 28.03 27.19 Cash 7.77 3.06 Other 0.57 10.57 100.00 100.00 Total

		Fund	Bmark	Cat	Fund		Benchn	nark	Categ	τουν Ανισ	orago		
ղ₊	Cyclical	31.52	39.41	36.05	Tunu		Dentin	IIdik	ll care	JULY AVE	stage	- 1	
•	Basic Materials	4.67	4.97	4.36		n'						- 1	ı
 		10.19		12.14		U ₁	·						
	Consumer Cyclical		10.70				"	_ A					
₽	Financial Services	14.00	15.28	15.50			T .	_ 1					
à	Real Estate	2.66	8.46	4.05									
NI	Sensitive	41.90	38.09	42.57									
	Communication Services	10.52	6.80	8.96									
ð	Energy	3.79	3.43	2.94									
‡	Industrials	9.47	12.01	11.05									
	Technology	18.12	15.85	19.62				7					
-	Defensive	26.57	22.49	21.39									
=	Consumer Defensive	7.49	7.25	6.39									
٠	Healthcare	14.94	12.27	12.10									
ŗ	Utilities	4.14	2.97	2.90									

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ American Funds Washington Mutual R6	_	7.72	7.72	_	_
⊕ American Funds Invmt Co of Amer R6	-	6.81	14.53	-	_
⊕ American Funds US Government Sec R6	-	6.72	21.25	_	_
⊕ American Funds American Mutual R6	-	6.15	27.40	-	_
⊕ American Funds American Balanced R6	_	5.97	33.37	-	-
⊕ American Funds Global Balanced R6	_	5.93	39.30	_	_
⊕ American Funds Fundamental Invs R6	-	5.77	45.07	_	_
⊕ American Funds Interm Bd Fd of Amer R6	-	5.23	50.29	-	_
⊕ American Funds New Perspective R6	-	5.02	55.31	_	-
⊕ American Funds Capital World Bond R6	_	4.98	60.29	_	_

Total Holdings 23



American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035 Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Portfolio Manager(s)

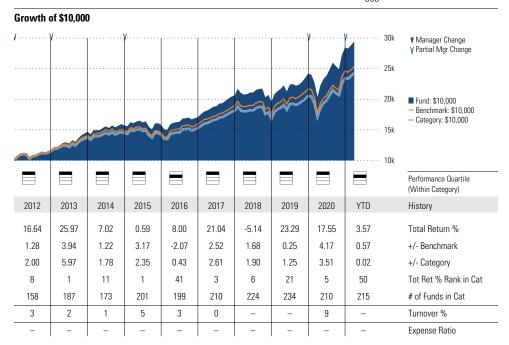
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

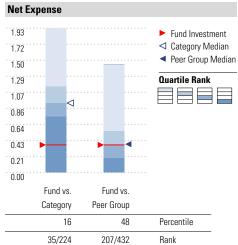
- Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 54.55 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.37 is 48.61% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.







3-Year hisk ivietrics			
	Fund	Bmark	Cat
Alpha	2.03	_	0.21
Beta	0.96	_	0.97
R-Squared	98.42	_	98.89
Standard Deviation	14.10	14.55	14.21
Sharpe Ratio	0.80	0.67	0.67
Tracking Error	1.86	_	1.86
Information Ratio	1.00	_	0.02
Up Capture Ratio	104.27	_	98.63
Down Capture Ratio	95.28	_	98.17

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	27.66	24.30	25.46							
Price/Book Ratio	3.71	2.56	2.86							
Avg Eff Duration	5.89	11.28	6.23							



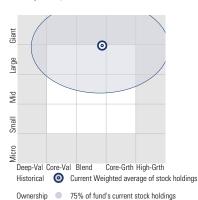
American Funds 2035 Trgt Date Retire R6 RFFTX

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity 33 29 21 5 3 6

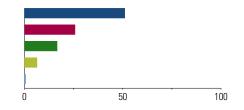
Large Mid1 0

Value Blend Growth

Fixed Income Quality High MidLow Ltd Mod Duration

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

Asset Allocation as of 03-31-2021



Asset Class Net % Cat% US Stocks 50.97 44.12 Non-US Stocks 25.65 24.27 Bonds 16.53 18.50 Cash 6.32 2.36 Other 0.53 10.76 100.00 100.00 Total

		Fund	Bmark	Cat	Fund	4 1	Bench	mark	Categ	ιοη, Λνο	rago			
_					Tull	, ,	Denti	IIIaik	ll Gale	JULY AVE	aye	- п		
Դ	Cyclical	31.52	39.35	36.52		,						- 1		
A	Basic Materials	4.42	5.07	4.40										
A	Consumer Cyclical	11.07	10.81	12.14										
,	Financial Services	13.59	15.41	15.30			_	I						
ŵ	Real Estate	2.44	8.06	4.68		0	1							
W	Sensitive	42.53	38.20	42.30									1	
	Communication Services	10.62	6.80	9.06										
ð	Energy	3.53	3.46	2.97		0								
Ф	Industrials	9.45	12.10	10.77		:								
	Technology	18.93	15.84	19.50						_				
→	Defensive	25.95	22.44	21.18										
=	Consumer Defensive	6.95	7.26	6.34			*							
+	Healthcare	15.34	12.21	11.99		- 1								
•	Utilities	3.66	2.97	2.85										
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	8.14	8.14	_	_
⊕ American Funds US Government Sec R6	_	7.75	15.88	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.00	22.88	_	_
⊕ American Funds New Perspective R6	_	6.51	29.39	_	_
⊕ American Funds American Mutual R6	-	6.12	35.51	-	-
⊕ American Funds American Balanced R6	_	6.00	41.51	_	_
⊕ American Funds Fundamental Invs R6	_	5.97	47.48	_	_
⊕ American Funds Global Balanced R6	_	5.96	53.44	_	_
⊕ American Funds Growth Fund of Amer R6	-	5.52	58.96	_	_
⊕ American Funds AMCAP R6	_	5.48	64.44	_	_

Total Holdings 23



American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040 Morningstar Index Morningstar Lifetime Mod 2040 TR USD

Portfolio Manager(s)

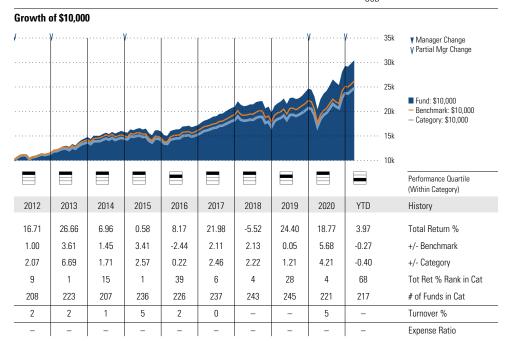
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

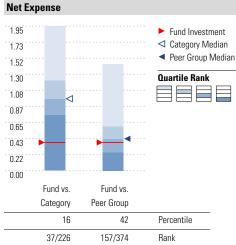
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.38 is 47.95% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.







3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	2.58	_	0.62
Beta	0.93	_	0.95
R-Squared	98.48	_	98.75
Standard Deviation	15.17	16.17	15.45
Sharpe Ratio	0.79	0.64	0.67
Tracking Error	2.17	-	2.00
Information Ratio	0.99	_	0.15
Up Capture Ratio	101.21	_	97.29
Down Capture Ratio	89.96	_	94.77

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	27.99	24.14	25.42
Price/Book Ratio	3.78	2.54	2.84
Avg Eff Duration	6.04	11.53	6.22



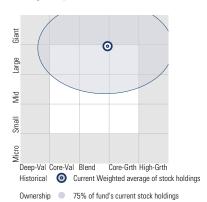
American Funds 2040 Trgt Date Retire R6 RFGTX

Morningstar Category Target-Date 2040

Morningstar Index Morningstar Lifetime Mod 2040 TR USD

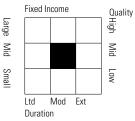
Style Analysis as of 03-31-2021

Morningstar Style Box™



Large

Style Breakdown

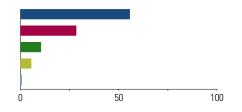


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.54	9.22
Cash	5.36	1.94
Bonds	10.32	11.82
Non-US Stocks	28.25	27.80
US Stocks	55.52	49.23
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	į į	Bench	mark	Categ	ory Ave	rage		_	
_Մ	Cyclical	31.44	39.39	36.67									1	
A.	Basic Materials	4.28	5.16	4.42										
4	Consumer Cyclical	11.43	10.91	12.12										
<u>,</u>	Financial Services	13.38	15.51	15.31										
th.	Real Estate	2.35	7.81	4.82			*							
₩.	Sensitive	42.88	38.25	42.30										0
	Communication Services	10.76	6.81	9.00										
•	Energy	3.41	3.49	2.97										
¢	Industrials	9.42	12.16	10.90										
	Technology	19.29	15.79	19.43				- 1						
→	Defensive	25.68	22.37	21.03										
=	Consumer Defensive	6.68	7.26	6.27			· .							
٠	Healthcare	15.56	12.13	11.93										
•	Utilities	3.44	2.98	2.83)								
					0%	5	10	15	20	25	30	35	40	

Top 10 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	8.23	8.23	_	_
⊕ American Funds Invmt Co of Amer R6	-	7.07	15.30	_	_
⊕ American Funds New Perspective R6	-	6.99	22.28	_	_
⊕ American Funds SMALLCAP World R6	-	6.77	29.06	_	_
⊕ American Funds Growth Fund of Amer R6	-	6.75	35.81	_	-
⊕ American Funds AMCAP R6	_	6.72	42.53	_	_
⊕ American Funds American Mutual R6	-	6.21	48.73	_	_
⊕ American Funds American Balanced R6	-	6.00	54.73	_	_
⊕ American Funds Fundamental Invs R6	-	5.99	60.73	_	_
⊕ American Funds Global Balanced R6	_	5.88	66.61	_	_

Total Holdings 20



American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045 Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Portfolio Manager(s)

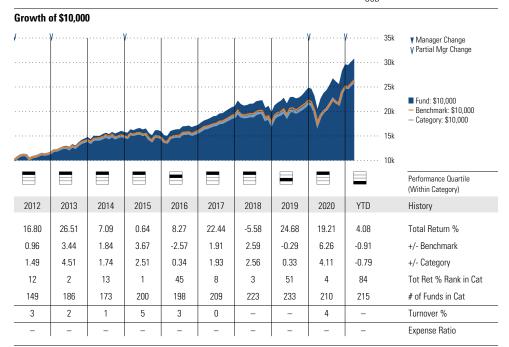
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

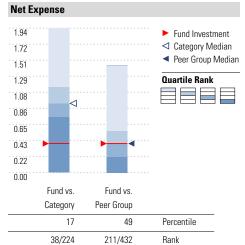
- Performance: The fund has finished in the Target-Date 2045 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- \times *Style:* The fund has landed in its primary style box Large Growth 63.64 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 46.58% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

This fund fails our current style screen. Because this is a target-date fund, this screen failure does not concern us and we are still comfortable using this fund.







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	2.91	_	0.76
Beta	0.90	_	0.96
R-Squared	98.25	-	98.99
Standard Deviation	15.49	17.09	16.40
Sharpe Ratio	0.79	0.62	0.66
Tracking Error	2.68	-	1.94
Information Ratio	0.81	-	0.24
Up Capture Ratio	98.23	-	98.01
Down Capture Ratio	85.93	-	94.98

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.18	23.99	25.50
Price/Book Ratio	3.82	2.51	2.84
Avg Eff Duration	5.99	-	6.22



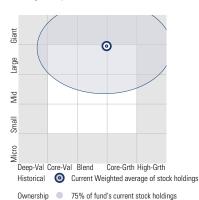
American Funds 2045 Trgt Date Retire R6 RFHTX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

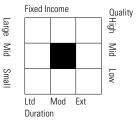
Style Analysis as of 03-31-2021

Morningstar Style Box™



Large

Style Breakdown

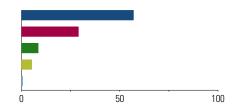


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.52	8.60
Cash	5.15	1.89
Bonds	8.44	6.72
Non-US Stocks	28.94	30.00
US Stocks	56.95	52.79
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchr	mark	Categ	ory Ave	rage		
Ն	Cyclical	31.32	39.54	36.64								- [- 1
ů.	Basic Materials	4.25	5.23	4.49		[]							
A	Consumer Cyclical	11.61	10.98	12.23									
ê	Financial Services	13.26	15.59	15.25									
ŧ	Real Estate	2.20	7.74	4.67		0	'						
M	Sensitive	43.19	38.21	42.26									1
₫	Communication Services	10.85	6.81	9.09		_ '							
ð	Energy	3.37	3.50	2.92		'							
ф	Industrials	9.48	12.18	10.74									
	Technology	19.49	15.72	19.51									
→	Defensive	25.49	22.25	21.10									
=	Consumer Defensive	6.59	7.25	6.22									
٠	Healthcare	15.61	12.03	12.05									
•	Utilities	3.29	2.97	2.83									

· ·					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	8.22	8.22	_	_
⊕ American Funds Invmt Co of Amer R6	_	7.85	16.07	_	_
⊕ American Funds SMALLCAP World R6	-	7.04	23.10	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.01	30.11	_	_
⊕ American Funds New Perspective R6	-	6.99	37.10	-	-
⊕ American Funds American Mutual R6	_	6.98	44.08	_	_
⊕ American Funds AMCAP R6	-	6.97	51.06	_	_
⊕ American Funds Fundamental Invs R6	-	6.72	57.78	_	_
⊕ American Funds American Balanced R6	-	6.00	63.78	_	_
⊕ American Funds Capital World Gr&Inc R6	_	5.63	69.41	_	_

Total Holdings 19



American Funds 2050 Trgt Date Retire R6 RFITX

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

Portfolio Manager(s)

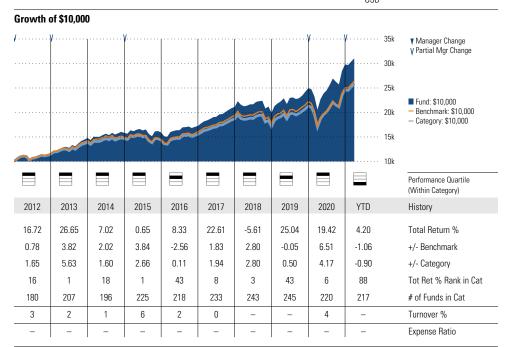
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Samir Mathur since 01-2020 David Hoag since 01-2020 Michelle Black since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

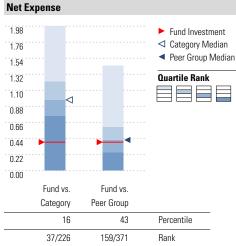
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- Style: The fund has landed in its primary style box —
 Large Growth 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.39 is 47.3% 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.







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	3.09	_	0.89
Beta	0.89	_	0.95
R-Squared	98.05	_	98.71
Standard Deviation	15.72	17.40	16.69
Sharpe Ratio	0.79	0.61	0.66
Tracking Error	2.86	-	2.01
Information Ratio	0.82	-	0.26
Up Capture Ratio	98.37	-	98.25
Down Capture Ratio	85.60	_	94.80

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.41	23.86	25.46
Price/Book Ratio	3.85	2.49	2.82
Avg Eff Duration	5.98	-	6.15



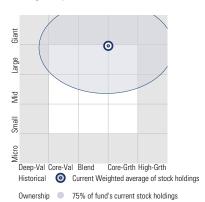


American Funds 2050 Trgt Date Retire R6 RFITX

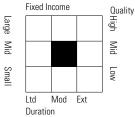
Morningstar Category Target-Date 2050 **Morningstar Index** Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

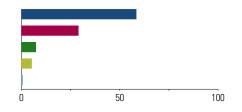


Weight %

>50 25-50 10-25 0-10

Value Blend Growth

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.48	8.16
Cash	5.09	1.74
Bonds	7.23	5.46
Non-US Stocks	28.89	30.98
US Stocks	58.31	53.66
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1 1	Bench	mark	Categ	iory Ave	erage			
Դ	Cyclical	31.18	39.78	36.83			2011011	THO IN	_ oatog	,0.,7	. ago	- [- 1	
A	Basic Materials	4.25	5.30	4.50		"								
A	Consumer Cyclical	11.74	11.03	12.18										
,	Financial Services	13.19	15.64	15.34				I						
ŵ	Real Estate	2.00	7.81	4.81			*							
W	Sensitive	43.54	38.12	42.22										
0	Communication Services	11.00	6.80	9.03		: 1								
•	Energy	3.34	3.52	2.95										
¢	Industrials	9.56	12.18	10.80										
	Technology	19.64	15.62	19.44						. :				
→	Defensive	25.27	22.10	20.96										
Ħ	Consumer Defensive	6.45	7.23	6.19			'							
+	Healthcare	15.70	11.91	11.95			j							
•	Utilities	3.12	2.96	2.82]								
					0%	5	10	15	20	25	30	35	40	45

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	8.97	8.97	-	_
⊕ American Funds Invmt Co of Amer R6	-	8.85	17.82	-	_
⊕ American Funds American Mutual R6	-	8.00	25.82	-	_
⊕ American Funds Fundamental Invs R6	-	7.72	33.54	-	_
⊕ American Funds SMALLCAP World R6	_	7.05	40.59	-	-
⊕ American Funds Growth Fund of Amer R6	_	7.02	47.61	_	_
⊕ American Funds New Perspective R6	_	7.00	54.60	_	_
⊕ American Funds AMCAP R6	_	6.97	61.58	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.61	68.18	_	_
⊕ American Funds American Balanced R6	_	5.24	73.43	_	_

Total Holdings 19



American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055 Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Portfolio Manager(s)

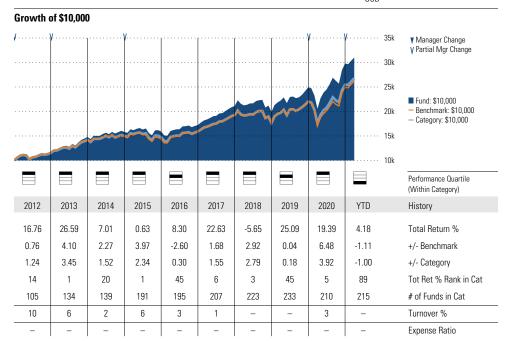
Bradley Vogt since 01-2012 Wesley Phoa since 01-2012 Jody Jonsson since 01-2015 Michelle Black since 01-2020 David Hoag since 01-2020 Samir Mathur since 01-2020 Shannon Ward since 01-2021

Quantitative Screens

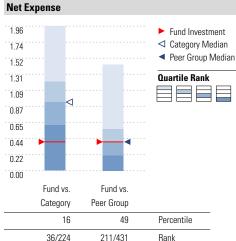
- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 9.25 years.
- Net Expense: The fund's expense ratio of 0.39 is 46.58% lower than the Target-Date 2055 category 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.







3-Year RISK Wietrics			
	Fund	Bmark	Cat
Alpha	3.17	-	0.94
Beta	0.89	-	0.96
R-Squared	98.04	-	98.92
Standard Deviation	15.72	17.49	16.89
Sharpe Ratio	0.79	0.61	0.66
Tracking Error	2.92	-	1.95
Information Ratio	0.82	-	0.33
Up Capture Ratio	98.16	-	99.24
Down Capture Ratio	85.13	-	95.63

Portfolio Metrics								
	Fund	Bmark	Cat					
Price/Earnings Ratio	28.47	23.74	25.61					
Price/Book Ratio	3.86	2.47	2.88					
Avg Eff Duration	5.98	_	6.26					



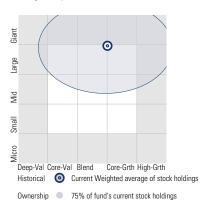
American Funds 2055 Trgt Date Retire R6 RFKTX

Morningstar Category Target-Date 2055

Morningstar Index Morningstar Lifetime Mod 2055 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

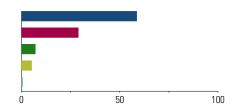
Ec	quity				Fixed	Income		Quality
	18	32	31	Large				High
	3	6	6	Mid				Mid
	1	1	1	Small				Low
Va	alue	Blend	Growth		Ltd Durati	Mod	Ext	

Eivad Incomo

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.47	4.86
Cash	5.10	2.41
Bonds	7.00	4.75
Non-US Stocks	28.86	33.17
US Stocks	58.58	54.80
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	' t	Bench	mark	Categ	jory Ave	rage	_	
ŀ	Cyclical	31.15	40.05	36.21									
i.	Basic Materials	4.24	5.36	4.57									
Д	Consumer Cyclical	11.79	11.08	12.10									
£	Financial Services	13.17	15.68	15.01			•	. ['					
ŧ	Real Estate	1.95	7.93	4.53			*						
M	Sensitive	43.63	38.01	42.28									
₫	Communication Services	11.04	6.77	9.38									
ð	Energy	3.33	3.54	3.09		0							
Ф	Industrials	9.58	12.18	10.51									
	Technology	19.68	15.52	19.30									
→	Defensive	25.22	21.95	21.52									
=	Consumer Defensive	6.40	7.21	6.19			"						
٠	Healthcare	15.74	11.78	12.51									
	Utilities	3.08	2.96	2.82		n i							

Top 10 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ American Funds Washington Mutual R6	_	9.17	9.17	-	_
⊕ American Funds Invmt Co of Amer R6	-	9.04	18.20	_	-
⊕ American Funds American Mutual R6	-	8.21	26.41	_	-
⊕ American Funds Fundamental Invs R6	-	7.91	34.32	_	-
⊕ American Funds SMALLCAP World R6	-	7.07	41.39	_	-
American Funds Growth Fund of Amer R6	_	7.04	48.43	_	_
⊕ American Funds New Perspective R6	-	7.02	55.45	_	_
⊕ American Funds AMCAP R6	-	7.00	62.44	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.81	69.25	_	_
⊕ American Funds American Balanced R6	_	5.00	74.25	_	_

Total Holdings 17



American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060+

Morningstar Index Morningstar Lifetime Mod 2060 TR USD

Portfolio Manager(s)

Wesley Phoa since 03-2015 Bradley Vogt since 03-2015 Jody Jonsson since 03-2015 Michelle Black since 01-2020 Samir Mathur since 01-2020 David Hoag since 01-2020 Shannon Ward since 01-2021

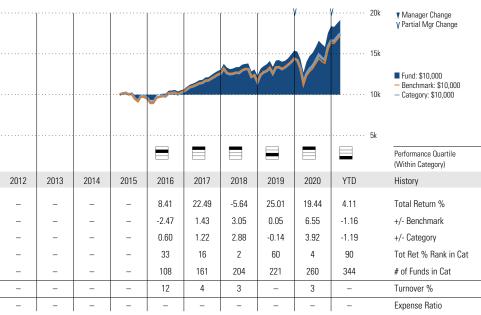
Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060+ category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.02 years.
- Style: The fund has landed in its primary style box Large Growth — 72.73 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.4 is 45.21% lower than the Target-Date 2060+ category average.

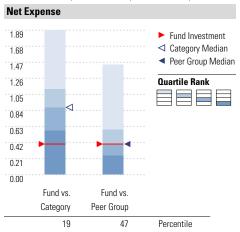
Morningstar Investment Management LLC Analysis

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





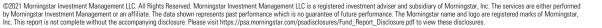


263/560 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	3.23	_	1.07
Beta	0.89	_	0.96
R-Squared	97.95	_	98.61
Standard Deviation	15.70	17.51	16.99
Sharpe Ratio	0.79	0.60	0.66
Tracking Error	2.99	_	2.06
Information Ratio	0.81	_	0.41
Up Capture Ratio	98.10	_	99.99
Down Capture Ratio	84.83	_	95.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.48	23.62	25.34
Price/Book Ratio	3.86	2.44	2.83
Avg Eff Duration	5.98	_	6.00



72/374



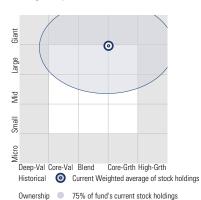
American Funds 2060 Trgt Date Retire R6 RFUTX

Morningstar Category Target-Date 2060+

Morningstar Index Morningstar Lifetime Mod 2060 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™

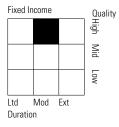


Style Breakdown

Equity

18	32	31	Large
3	6	6	Mid
1	1	1	Small

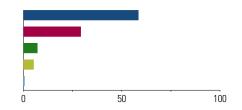
Value Blend Growth



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.47	3.50
Cash	5.08	1.88
Bonds	7.00	5.88
Non-US Stocks	29.06	34.17
US Stocks	58.39	54.56
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	1 1	Bench	mark	Categ	οιν Δνε	rane			
ղ.	Cyclical	31.19	40.32	36.04	Turk		DOTION	mark	ll outcy	ory Ave	rage	- 1		
A.	Basic Materials	4.24	5.42	4.65		_ [
A	Consumer Cyclical	11.84	11.13	12.08			· ·							
æ	Financial Services	13.16	15.71	15.13		1	1	I						
ŵ	Real Estate	1.95	8.06	4.18			•							
W	Sensitive	43.62	37.90	42.53									1	
d	Communication Services	11.03	6.76	9.41										
ð	Energy	3.32	3.55	3.23		0								
Ф	Industrials	9.57	12.16	10.61										
	Technology	19.70	15.43	19.28					=)					
→	Defensive	25.20	21.77	21.43										
	Consumer Defensive	6.40	7.18	6.32			١							
+	Healthcare	15.72	11.65	12.37										
•	Utilities	3.08	2.94	2.74]								
					0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ American Funds Washington Mutual R6	_	9.01	9.01	_	_
⊕ American Funds Invmt Co of Amer R6	_	8.94	17.95	_	_
⊕ American Funds American Mutual R6	_	8.06	26.02	_	_
⊕ American Funds Fundamental Invs R6	_	7.93	33.95	_	_
◆ American Funds New Perspective R6	-	7.11	41.06	-	_
American Funds SMALLCAP World R6	_	7.11	48.18	_	_
⊕ American Funds Growth Fund of Amer R6	-	7.04	55.22	_	_
⊕ American Funds AMCAP R6	-	7.00	62.21	_	_
⊕ American Funds Capital World Gr&Inc R6	-	6.93	69.14	_	_
⊕ American Funds Global Balanced R6	_	4.98	74.12	_	_

Total Holdings 17



American Funds American Balanced R6 RLBGX

2.85

9

736

54

5.64

5

776

55

3.01

16

742

68

0.29

3.96

3

784

82

0.29

1.56

20

733

79

0.29

2.63

15

712

95

0.28

Morningstar Category Allocation--50% to 70% Morningstar Index

Fauity

Morningstar US Mod Tgt Alloc NR USD

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

Portfolio Manager(s)

Hilda Applbaum since 01-1999
Alan Berro since 03-2006
Jeffrey Lager since 03-2011
Paul Benjamin since 07-2014
Anne-Marie Peterson since 10-2015
Alan Wilson since 01-2016
John Queen since 07-2016
Pramod Atluri since 03-2018
Mark Casey since 10-2019
Ritchie Tuazon since 10-2020

Quantitative Screens

Performance: The fund has finished in the Allocation-50% to 70% Equity 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 22.26 years.

Net Expense: The fund's expense ratio of 0.26 is 75.47% lower than the Allocation--50% to 70% Equity 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.



3.34

8

722

72

0.28

0.32

48

696

104

0.27

-0.50

57

672

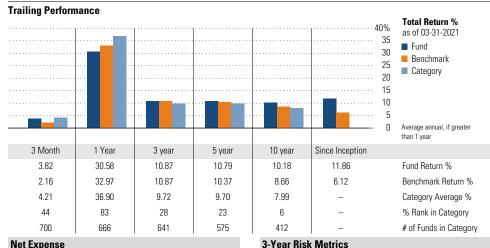
176

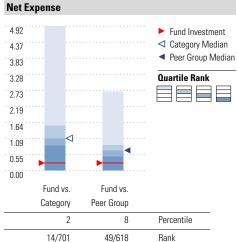
0.26

-0.39

44

700





	Fund	Bmark	Cat
Alpha	0.64	_	-1.58
Beta	0.94	_	1.07
R-Squared	97.73	_	94.19
Standard Deviation	10.67	11.28	12.46
Sharpe Ratio	0.89	0.85	0.71
Tracking Error	1.76	-	3.20
Information Ratio	0.00	-	-0.40
Up Capture Ratio	96.69	-	100.37
Down Capture Ratio	93.51	_	110.39

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	26.34	26.49	26.39
Price/Book Ratio	3.56	3.18	3.20
Avg Eff Duration	6.84	6.31	4.84





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

Equity

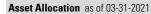
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

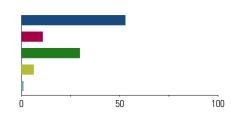
Style Analysis as of 03-31-2021

Morningstar Style Box™





Sector Weighting as of 03-31-2021



Total	100.00	100.00
Other	0.88	2.79
Cash	6.11	5.14
Bonds	29.56	31.58
Non-US Stocks	10.69	12.52
US Stocks	52.75	47.97
Asset Class	Net %	Cat%

≅ Dee	p-Val Core	e-Val Ble	end	Core-Grth	n High-Gr	th				Fund	Bmark	Cat	Fund Benchmark Category Average
	torical (_				tock hold	lings	Դ	Cyclical	30.63	34.12	33.31	
0w	nership	75%	of fund	s current	t stock ho	ldings		A	Basic Materials	5.97	3.71	3.35	
								A	Consumer Cyclical	6.70	12.12	11.50	
									Financial Services	13.82	14.86	15.61	
Style	Breakdo	own						fi	Real Estate	4.14	3.43	2.85	
Equity	/			Fixed	Income		Quality	W	Sensitive	43.61	44.04	42.02	
28	39	22	Large				Tigh .		Communication Services	9.71	9.72	9.36	
			Mid				_ Mid	ð	Energy	4.60	2.92	2.77	
6	4	1	₫:				₫:	*	Industrials	8.79	10.52	10.73	
0	0	0	Small				Low		Technology	20.51	20.88	19.16	(a)
								-	Defensive	25.76	21.84	24.67	
Value	Blend	Growth	ı	Ltd Durat	Mod	Ext		E	Consumer Defensive	9.80	6.65	7.56	
Weigh	t %			Durat	.1011				Healthcare	13.34	12.48	13.66	
	25-50 10-2	25 N-10						•	Utilities	2.62	2.71	3.45	
, 50	20 00 10 2												0% 5 10 15 20 25 30 35 40

A.I.		0/ 11 . 1	0 1 :: 0/	\(TD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	_	11.72	11.72	-	_
🌣 Cash And Other Assets Less Liablities	_	5.71	17.43	_	_
⊕ Microsoft Corp	_	3.78	21.21	6.25	Technology
⊕ Broadcom Inc	_	2.45	23.66	6.72	Technology
─ UnitedHealth Group Inc	-	2.07	25.72	6.46	Healthcare
Taiwan Semiconductor Manufacturing Co Ltd ADR	_	1.83	27.56	8.80	Technology
→ Federal National Mortgage Association 2.5%	06-2051	1.73	29.29	-	_
⊕ Comcast Corp Class A	_	1.65	30.95	3.70	Communication Svc
→ Philip Morris International Inc	_	1.62	32.57	8.64	Consumer Defensive
The Home Depot Inc The Home Depo	_	1.34	33.91	15.54	Consumer Cyclical

Total Holdings 2175



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

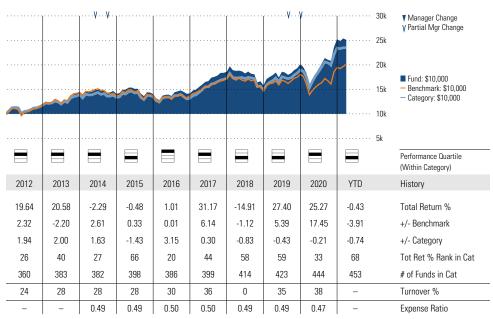
Quantitative Screens

- 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

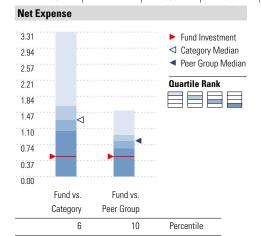
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance





	24/456	35/359	Rank						
Peer group is a subset of the category and includes funds with the									
same management style (active vs. passive) and similar share class									
characte	ristics.								

Rank

3-1 cai nisk wienics			
	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



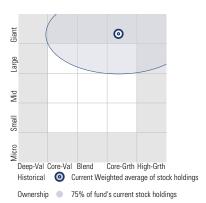
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

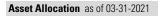
Equity

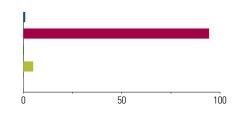
15	29	48	Large
1	2	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

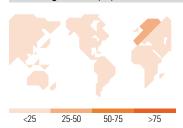




Asset Class	Net %	Cat%
US Stocks	0.73	6.42
Non-US Stocks	94.31	91.22
Bonds	0.05	0.05
Cash	4.78	2.11
Other	0.13	0.20
Total	100.00	100.00

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
€ LVMH Moet Hennessy Louis Vuitton SE	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



American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Portfolio Manager(s)

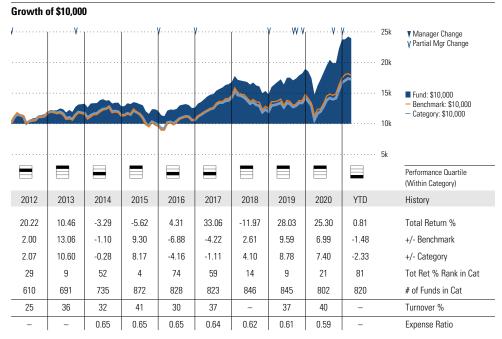
Carl Kawaja since 06-1999
Robert Lovelace since 06-1999
Nicholas Grace since 01-2008
Winnie Kwan since 01-2009
Christopher Thomsen since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Bradford Freer since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Piyada Phanaphat since 01-2021
Akira Shiraishi since 01-2021

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 21.8 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 0.59 is
 51.64% lower than the Diversified Emerging Mkts category average.

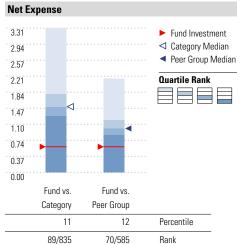
Morningstar Investment Management LLC Analysis

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.



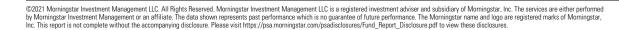


3-Year Risk Metrics



o rour mon monito			
	Fund	Bmark	Cat
Alpha	5.80	_	0.37
Beta	0.89	-	1.00
R-Squared	88.26	_	91.04
Standard Deviation	18.12	19.16	20.15
Sharpe Ratio	0.64	0.35	0.35
Tracking Error	6.57	_	5.85
Information Ratio	0.84	-	0.04
Up Capture Ratio	101.55	-	101.16
Down Capture Ratio	79.77	-	100.72

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.80	18.38	21.18
Price/Book Ratio	3.43	2.03	2.71
Geom Avg Mkt Cap \$B	61.82	51.84	66.34
ROE	13.95	14.25	16.12





American Funds New World R6 RNWGX

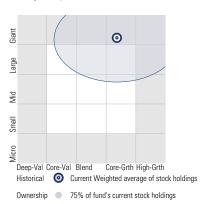
Morningstar Index **Morningstar Category** Diversified Emerging Mkts MSCI EM NR USD

100.00

100.00

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

12	27	49	Large
3	4	4	Mid
0	0	0	Small

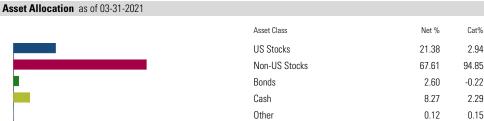
Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

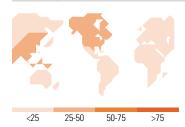


Total

100

Sec	ctor Weighting as of 03-	31-2021												
		Fund	Bmark	Cat	Fund	,	Bench	nmark	Cate	gory Ave	erage			
<u></u>	Cyclical	40.12	44.27	42.44										
A	Basic Materials	7.37	8.04	5.86			ď							
A	Consumer Cyclical	13.45	15.60	16.48				= ''[
æ	Financial Services	16.82	18.24	18.31										
侖	Real Estate	2.48	2.39	1.79										
W	Sensitive	38.86	43.27	43.83										_
d	Communication Services	10.82	13.08	13.11				Ĭ						
0	Energy	3.39	4.84	3.58										
Ф	Industrials	6.41	4.09	4.72										
	Technology	18.24	21.26	22.42					_					
→	Defensive	21.00	12.45	13.74										
Ħ	Consumer Defensive	5.46	5.92	7.92										
٠	Healthcare	13.55	4.58	4.69										
•	Utilities	1.99	1.95	1.13										
					0%	5	10	15	20	25	30	35	40	45

World Regions % Equity 03-31-2021



	Fund %	Cat %
Greater Asia	41.47	75.79
Japan	3.11	0.12
Australasia	0.49	0.02
Asia-4 Tigers	7.75	26.94
Asia-ex 4 Tigers	30.12	48.71
Not Classified	0.00	0.00

Americas	Fund % 36.57	Cat % 11.82	Greater Europe	Fund % 21.95	Cat % 12.38	Market Maturity	Fund %
North America	25.28	2.31	United Kingdom	2.53	0.69	Developed Markets	55.48
Central/Latin	11.29	9.51	W euro-ex UK	15.75	2.11	Emerging Markets	44.52
			Emrgng Europe	1.83	5.37	Not Available	0.00
			Africa	1.84	4.21		

Top 10 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash Fund	8.02	8.02	_	_
⊕ Microsoft Corp	2.31	10.33	6.25	Technology
Taiwan Semiconductor Manufacturing Co Ltd	1.92	12.25	11.23	Technology
⊕ MercadoLibre Inc	1.84	14.08	-12.12	Consumer Cyclical
Reliance Industries Ltd Shs Dematerialised	1.78	15.86	0.90	Energy
⊕ Tencent Holdings Ltd	1.77	17.63	7.77	Communication Svc
	1.69	19.32	0.55	Consumer Defensive
⊕ Kotak Mahindra Bank Ltd	1.64	20.96	-12.16	Financial Services
⊕ PayPal Holdings Inc	1.54	22.50	3.69	Financial Services
⊕ HDFC Bank Ltd	1.36	23.86	3.99	Financial Services

Total Holdings 552



American Funds Washington Mutual R6 RWMGX

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
Diana Wagner since 06-2014
Jin Lee since 07-2014
Eric Stern since 11-2014
Irfan Furniturewala since 06-2015
Brady Enright since 07-2016
Mark Casey since 07-2016

Quantitative Screens

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

Management: The fund's management has been in place for 23.76 years.

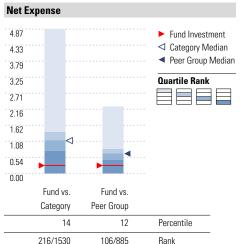
Net Expense: The fund's expense ratio of 0.27 is 67.47% lower than the Large Blend category average.

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.







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-1.55	_	-1.43
Beta	0.90	_	0.97
R-Squared	95.93	_	95.81
Standard Deviation	16.98	18.40	18.30
Sharpe Ratio	0.74	0.86	0.77
Tracking Error	3.86	-	3.70
Information Ratio	-0.88	-	-1.06
Up Capture Ratio	86.37	-	93.73
Down Capture Ratio	91.56	-	98.87

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	25.43	28.87	27.31
Price/Book Ratio	3.23	4.13	4.34
Geom Avg Mkt Cap \$B	123.95	176.52	261.08
ROE	20.00	26.24	28.30

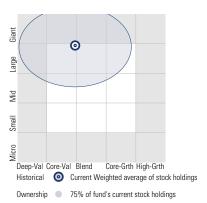


American Funds Washington Mutual R6 RWMGX

Morningstar CategoryMorningstar Index■ Large BlendS&P 500 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



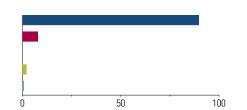
Style Breakdown

Equity

28		47	13	raige
4		7	1	Š
0		0	0	dila
Value	Ī	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2021

Total	100.00	100.00
Other	0.57	1.17
Cash	1.94	0.54
Bonds	0.00	0.25
Non-US Stocks	7.78	3.06
US Stocks	89.70	94.98
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	Benc	hmark	Cat	egory	Avera	ge
Cyclical	32.52	31.21	31.01							
Basic Materials	4.92	2.35	2.80							
Consumer Cyclical	5.97	12.20	11.31		ı [['					
Financial Services	19.83	14.20	14.57							
Real Estate	1.80	2.46	2.33							
Sensitive	41.79	46.42	45.50							
Communication Services	8.07	10.93	10.16							
Energy	5.09	2.80	2.39							
Industrials	11.63	9.21	10.30					_		
Technology	17.00	23.48	22.65					1		
Defensive	25.69	22.37	23.50							
Consumer Defensive	5.40	6.58	7.35			_				
Healthcare	16.94	13.12	13.90							
Utilities	3.35	2.67	2.25							

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	5.28	5.28	6.25	Technology
⊕ Broadcom Inc	5.13	10.42	6.72	Technology
⊕ Comcast Corp Class A	4.52	14.94	3.70	Communication Svc
⊕ UnitedHealth Group Inc	3.33	18.27	6.46	Healthcare
⊕ BlackRock Inc	2.12	20.40	5.07	Financial Services
∋ JPMorgan Chase & Co	2.08	22.48	20.51	Financial Services
⊕ Capital Group Central Cash Fund	1.98	24.46	_	_
→ CME Group Inc Class A	1.95	26.41	12.68	Financial Services
⊕ Intel Corp	1.93	28.34	29.16	Technology
The Home Depot Inc The Home Depo	1.91	30.26	15.54	Consumer Cyclical
→ Marsh & McLennan Companies Inc	1.90	32.16	4.50	Financial Services
⇒ Johnson & Johnson	1.75	33.91	5.07	Healthcare
Honeywell International Inc	1.60	35.50	2.49	Industrials
→ Pfizer Inc	1.56	37.06	-0.52	Healthcare
⊕ CVS Health Corp	1.46	38.52	10.88	Healthcare

Total Holdings 184



Federated Hermes Govt Ultrashort IS FGUSX

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 6 of the 10 years it's been in existence.

Management: The fund's management has been in place for 23.74 years.

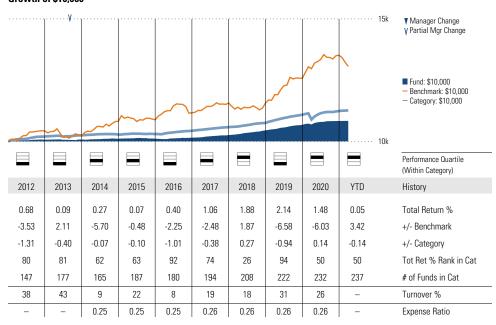
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.26 is 43.48% lower than the Ultrashort Bond category average.

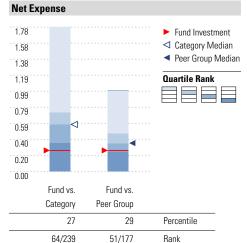
Morningstar Investment Management LLC Analysis

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







3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	1.42	_	1.26
Beta	0.07	_	0.15
R-Squared	23.33	_	13.66
Standard Deviation	0.49	3.56	1.73
Sharpe Ratio	0.73	0.93	0.38
Tracking Error	3.35	-	3.58
Information Ratio	-0.87	-	-0.77
Up Capture Ratio	18.37	-	28.79
Down Capture Ratio	-13.20	-	6.28

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.70	4.43	0.72
Avg Eff Maturity	2.57	_	1.37



Federated Hermes Govt Ultrashort IS FGUSX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Style Analy	sis as	of 03-31-2021
Style Breakdo	own	
Fixed Income		Quality
		High
		Mid
		_
		Low

Mod Ext

Duration

0	50	100

Asset Allocation as of 03-31-2021

Bonds	/3.52	67.60
Bonds	73.52	67.60
US Stocks Non-US Stocks	0.00 0.00	0.06 0.00
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	38.45
AA	0.00	74.59	9.90
A	0.00	10.82	24.91
BBB	0.00	8.32	18.21
BB	0.00	0.28	1.69
В	0.00	0.00	0.69
Below B	0.00	0.00	0.32
Not Rated	0.00	2.46	5.83

	Fund	Bmark	Cat	Fund	Bench	mark	. п	Cator	gory A	wora	70		
Government				ruliu	Denci	IIIIdik	. []	Cale	JULY F	wera	je :		
	11.28	-	9.41										
Treasury	4.00	-	4.03										
nflation – Protected	0.00	_	0.03										
Agency/Quasi Agency	7.28	-	1.38										
Other Government Related	0.00	-	3.97	[
Corporate	0.00	_	32.53										
Corporate Bond	0.00	_	29.07										
Bank Loan	0.00	_	1.05										
Convertible	0.00	-	2.41										
Preferred	0.00	-	0.00										
Securitized	62.24	-	27.33										
Agency MBS Pass-Through	0.33	_	4.86	1 [
Agency MBS ARM	0.25	-	0.77	1[]									
Agency MBS CMO	61.66	_	5.92										
Non-Agency Residential MBS	0.00	_	0.37	[]									
Commercial MBS	0.00	_	0.96	i[
Asset-Backed	0.00	_	14.43		Ī								
Covered Bond	0.00	_	0.02		-								
Municipal	0.00	_	1.37	i [
Cash & Equivalents	26.48	-	29.29										
Other	0.00	_	0.05	П									

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
Numb	Widterity Buto	70 14017 10001	oumulativo /o	Tixod moomo oodtor
⊕ Bank Of Montreal 8 Repo	01-2021	10.59	10.59	_
⊕ Rbc Ny 10 Repo	01-2021	9.52	20.10	_
	08-2059	3.63	23.74	_
⊖ FHLMC Pc Prepay Prm 30 0.6%	09-2049	3.05	26.79	_
⊕ Federal Home Loan Mortgage Corporation 0.4%	08-2027	2.66	29.45	-
	06-2050	2.61	32.07	_
	01-2050	2.57	34.64	_
⊕ Federal Home Loan Mortgage Corporation 0.5%	08-2030	2.36	37.00	_
	03-2067	2.25	39.25	_
⊕ Government National Mortgage Association 0.82%	02-2065	2.17	41.43	_

Total Holdings 247



Fidelity® Contrafund® FCNTX

Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Portfolio Manager(s)

William Danoff since 09-1990

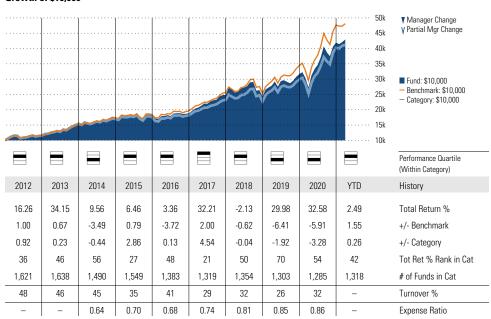
Quantitative Screens

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

Morningstar Investment Management LLC Analysis

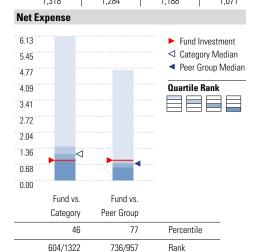
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance





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			



Fidelity® Contrafund® FCNTX

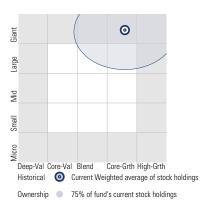
Morningstar Category Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

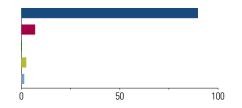
5	26	61	Lalige
1	3	3	MIN
0	0	0	ollidii

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	
Ħ	Consumer Defensive	2.70	4.89	3.65	
+	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 ■	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
	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	1.67	53.19	2.28	Technology
PayPal Holdings Inc	1.61	54.80	3.69	Financial Services

Total Holdings 393



JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

Scott Davis since 08-2014 David Small since 07-2016

Quantitative Screens

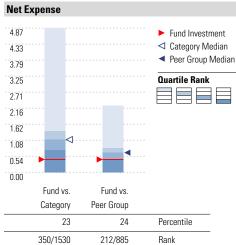
- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 6.62 years.
- × Style: The fund has landed in its primary style box Large Blend 34.29 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.44 is 46.99% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

This fund fails our style consistency screen owing to frequent drift into the growth column of our style box. We're not concerned about this matter, as the drift has been slight, and the portfolio still represents a core strategy.







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.43	_	-1.43
Beta	1.03	_	0.97
R-Squared	98.59	_	95.81
Standard Deviation	19.09	18.40	18.30
Sharpe Ratio	0.93	0.86	0.77
Tracking Error	2.34	_	3.70
Information Ratio	0.91	_	-1.06
Up Capture Ratio	104.26	_	93.73
Down Capture Ratio	97.80	_	98.87

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.25	28.87	27.31
Price/Book Ratio	4.33	4.13	4.34
Geom Avg Mkt Cap \$B	168.03	176.52	261.08
ROE	27.30	26.24	28.30



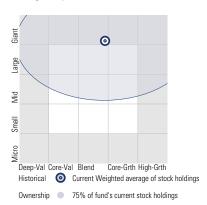
JPMorgan US Equity R6 JUEMX

Morningstar Category Large Blend S&P 500 TR USD

Morningstar Index

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

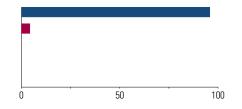
16	35	35	Large
9	5	2	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.00	1.17
Cash	0.00	0.54
Bonds	0.00	0.25
Non-US Stocks	4.21	3.06
US Stocks	95.79	94.98
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	36.37	31.21	31.01	
A	Basic Materials	1.71	2.35	2.80	
A	Consumer Cyclical	15.60	12.20	11.31	
P	Financial Services	16.66	14.20	14.57	
侖	Real Estate	2.40	2.46	2.33	
W	Sensitive	43.39	46.42	45.50	
d	Communication Services	8.38	10.93	10.16	
0	Energy	0.39	2.80	2.39	
Ф	Industrials	8.54	9.21	10.30	
	Technology	26.08	23.48	22.65	
→	Defensive	20.25	22.37	23.50	
Ħ	Consumer Defensive	3.97	6.58	7.35	
٠	Healthcare	11.73	13.12	13.90	
	Utilities	4.55	2.67	2.25	
					0% 5 10 15 20 25 30 35 40 45 50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Microsoft Corp	6.65	6.65	6.25	Technology
⊕ Amazon.com Inc	5.96	12.61	-5.00	Consumer Cyclical
	5.73	18.34	17.68	Communication Svc
Apple Inc	5.72	24.06	-7.79	Technology
⊕ Mastercard Inc A	4.97	29.03	-0.13	Financial Services
⊕ Eaton Corp PLC	3.40	32.42	15.73	Industrials
⊕ Norfolk Southern Corp	3.25	35.67	13.43	Industrials
⊕ Truist Financial Corp	3.16	38.83	22.62	Financial Services
⊕ NextEra Energy Inc	2.69	41.52	-1.50	Utilities
⊕ Coca-Cola Co	2.57	44.09	-3.12	Consumer Defensive
⊕ Analog Devices Inc	2.52	46.61	5.44	Technology
AbbVie Inc	2.52	49.12	2.21	Healthcare
⊕ Prologis Inc	2.40	51.52	6.99	Real Estate
⊕ McDonald's Corp	2.24	53.76	5.06	Consumer Cyclical
NXP Semiconductors NV	2.17	55.93	26.97	Technology

Total Holdings 57



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.

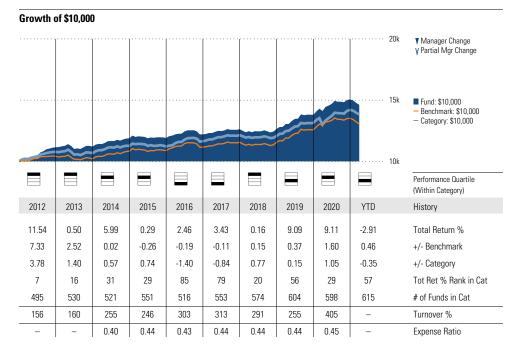
Management: The fund's management has been in place for 24.02 years.

Style Consistency is not calculated for Fixed Income funds.

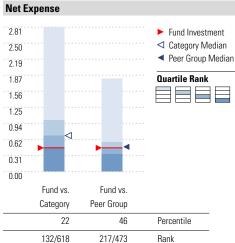
Net Expense: The fund's expense ratio of 0.46 is 40.26% lower than the Intermediate Core-Plus Bond category average.

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

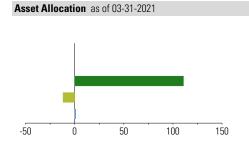
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.66	4.43	5.72
Avg Eff Maturity	8.06	_	7.69



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	-
① 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.

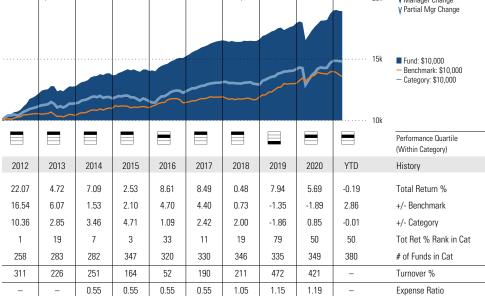
Morningstar Investment Management LLC Analysis

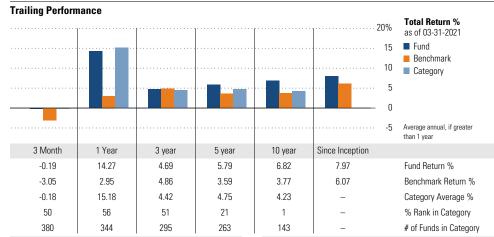
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Morningstar Category Multisector Bond

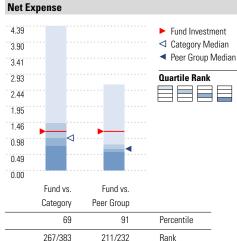
Morningstar Index BBgBarc US Universal TR USD







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 Μid 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



Portfolio Manager(s)

Stephen Rodosky since 01-2019 Daniel He since 12-2019

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 team has been in place for less than three years.

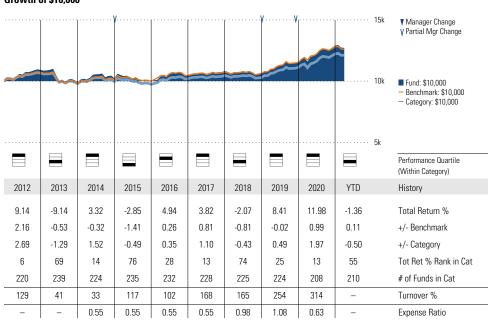
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.63 is 1.56% lower than the Inflation-Protected Bond category average.

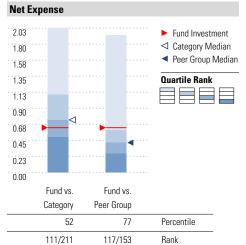
Morningstar Investment Management LLC Analysis

We had placed the fund on watch due to the departure of longtime lead manager Mihir Worah. Since his departure, the fund's comanagers have delivered results that are consistent with the fund's strategy and performance under Worah's leadership. We have taken the fund off watch.

Growth of \$10,000







3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.00	-	-0.16
Beta	1.03	-	0.92
R-Squared	94.96	_	77.06
Standard Deviation	4.10	3.90	4.26
Sharpe Ratio	1.06	1.08	0.91
Tracking Error	0.93	-	2.22
Information Ratio	0.16	-	-0.46
Up Capture Ratio	102.05	-	89.88
Down Capture Ratio	101.23	_	93.36

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.55	4.52	7.70
Avg Eff Maturity	7.56	_	8.21



Duration

PIMCO Real Return 12 PRLPX

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

Fund	Bmark	Cat
49.00	0.00	97.43
32.00	99.60	0.07
9.00	0.00	0.30
7.00	0.00	0.85
1.00	0.00	0.52
1.00	0.00	0.06
1.00	0.00	0.01
0.00	0.40	0.76
	49.00 32.00 9.00 7.00 1.00 1.00	49.00 0.00 32.00 99.60 9.00 0.00 7.00 0.00 1.00 0.00 1.00 0.00 1.00 0.00

Asset Allocation as of 03-31-2021 Asset Class Cat% Net % US Stocks 0.00 0.02 Non-US Stocks 0.01 0.00 Bonds 98.97 95.35 Cash -6.84 4.05 Other 7.88 0.57 -50 50 100 Total 100.00 100.00

Morningstar Category

Inflation-Protected Bond

Morningstar Index

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 8590

BBgBarc US Treasury US TIPS TR USD

1-2021						
Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average	
64.81	_	87.98			g carage, , manage	
0.48	_	0.69				
51.12	_	84.28				
0.01	_	0.08				
13.20	_	2.93				
1.07	_	2.19				
0.66	_	2.09	10			
0.00	_	0.07				
0.16	_	0.03				
0.25	_	0.00				
12.76	_	4.45				
7.20	_	1.73				
0.01	_	0.00	İ			
0.14	_	0.63	0			
0.83	_	0.14	D			
0.13	_	0.18				
3.25	_	1.68				
1.20	_	0.09				
0.00	_	0.08				
14.87	_	4.88				
5.94	-	0.41				
	64.81 0.48 51.12 0.01 13.20 1.07 0.66 0.00 0.16 0.25 12.76 7.20 0.01 0.14 0.83 0.13 3.25 1.20 0.00 14.87	Fund Bmark 64.81 — 0.48 — 51.12 — 0.01 — 13.20 — 1.07 — 0.66 — 0.00 — 0.16 — 0.25 — 12.76 — 7.20 — 0.01 — 0.14 — 0.83 — 0.13 — 3.25 — 1.20 — 0.00 — 14.87 —	Fund Bmark Cat 64.81 — 87.98 0.48 — 0.69 51.12 — 84.28 0.01 — 0.08 13.20 — 2.93 1.07 — 2.19 0.66 — 2.09 0.00 — 0.07 0.16 — 0.03 0.25 — 0.00 12.76 — 4.45 7.20 — 1.73 0.01 — 0.00 0.14 — 0.63 0.83 — 0.14 0.13 — 0.18 3.25 — 1.68 1.20 — 0.09 0.00 — 0.08 14.87 — 4.88	Fund Bmark Cat Fund 64.81 — 87.98 — 0.48 — 0.69 [] 51.12 — 84.28 — 0.01 — 0.08 [] 13.20 — 2.93 [] 0.66 — 2.09 [] 0.00 — 0.07 [] 0.16 — 0.03 [] 0.25 — 0.00 [] 12.76 — 4.45	Fund Bmark Cat Fund ▼ Benchmark 64.81 — 87.98 — • <	Fund Bmark Cat Fund ▼ Benchmark Category Average 64.81 — 87.98 0.48 — 0.69 [] 51.12 — 84.28 0.01 — 0.08 [] 13.20 — 2.93 [] 1.07 — 2.19 [] 0.66 — 2.09 [] 0.00 — 0.07 [] 0.16 — 0.03 [] 0.25 — 0.00 [] 1276 — 4.45 7.20 — 1.73 [] 0.01 — 0.63 [] 0.83 — 0.14 [] 0.13 — 0.18 [] 1.20 — 0.09 [] 0.00 — 0.08 []

Top 10 Holdings as of 03-31-2021				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
○ Cash Offset	-	23.43	23.43	_
⊕ 10 Year Treasury Note Future Mar 21	03-2021	12.35	35.78	-
☼ Offset: Unsettled Trades	_	7.15	42.93	-
⊕ United States Treasury Bonds 3.625%	04-2028	6.94	49.87	-
⊕ U S TIPS REV REPO	01-2021	6.92	56.80	-
⊕ U S TIPS REV REPO	01-2021	6.42	63.21	_
⊕ United States Treasury Bonds 1.375%	02-2044	6.07	69.28	-
⊕ Euro Bobl Future Mar 21	03-2021	6.03	75.31	-
⊕ 5 Year Treasury Note Future Mar 21	04-2021	5.75	81.06	-
⊕ United States Treasury Notes 0.25%	07-2029	4.90	85.96	-

Total Holdings 874



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

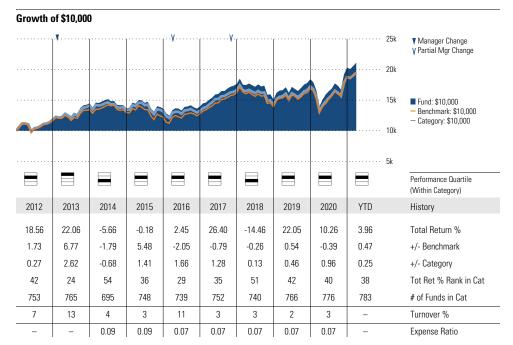
Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.

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

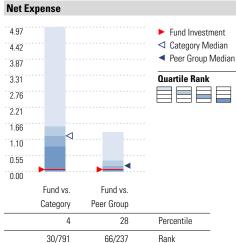
✓ Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

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™



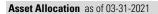
Style Breakdown Fauity

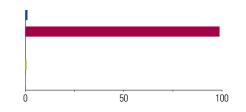
. ,			
25	31	21	Large
6	9	5	Mid
1	2	1	Small

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.

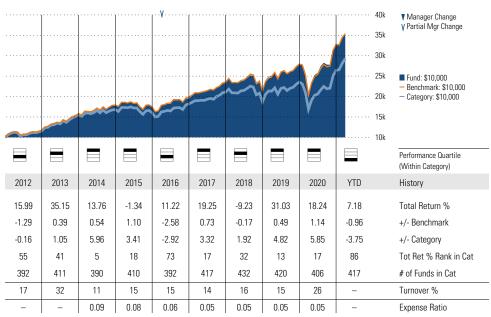
Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three

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

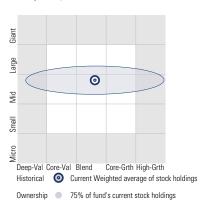
Morningstar Category Mid-Cap Blend

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 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.

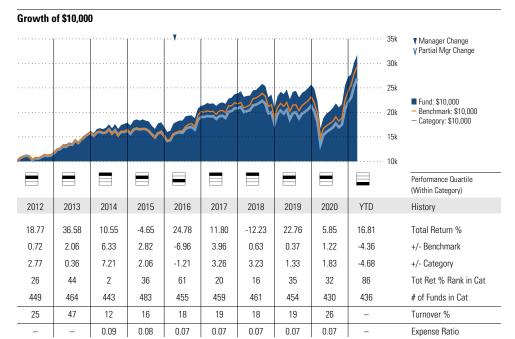
Management: The fund's management has been in place for 4.93 years.

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

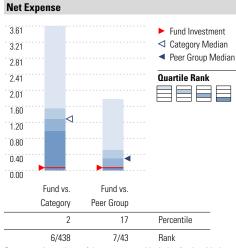
Net Expense: The fund's expense ratio of 0.07 is 94.02% lower than the Small Value category average.

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

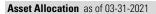
Equity

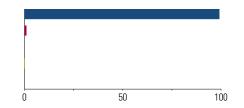
1. /			
0	0	0	Large
21	19	4	MIG
27	26	3	Small

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,	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



Wells Fargo Small Company Growth Inst WSCGX

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

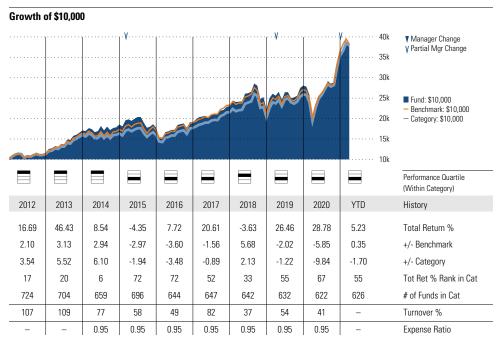
Paul von Kuster since 11-1994 Daniel Hagen since 02-2003 William Grierson since 04-2005 Ryan Smith since 01-2021 Samuel Smith since 01-2021

Quantitative Screens

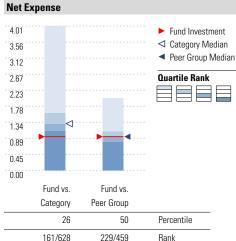
- Performance: The fund has finished in the Small Growth category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.4 years.
- Style: The fund has landed in its primary style box Small Growth 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.94 is 22.31% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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





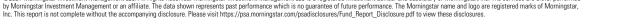


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

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3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.48	_	3.76
Beta	1.00	_	0.95
R-Squared	96.15	_	92.30
Standard Deviation	26.04	25.53	25.24
Sharpe Ratio	0.66	0.69	0.81
Tracking Error	5.11	_	7.09
Information Ratio	-0.15	_	0.40
Up Capture Ratio	97.90	_	100.41
Down Capture Ratio	99.21	_	90.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	30.46	29.90	36.31
Price/Book Ratio	4.14	5.35	5.56
Geom Avg Mkt Cap \$B	4.40	3.28	5.69
ROE	-1.85	0.60	1.29





Wells Fargo Small Company Growth Inst WSCGX

Morningstar Category Small Growth

Morningstar Index Russell 2000 Growth TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

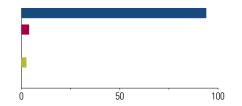
Lquity			
0	0	0	Large
3	13	17	Mid
10	30	27	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



3.75 0.00 2.37	4.06 0.02 2.80
3.75	4.06
93.89	92.87
Net %	Cat%

			ъ .	0 .		ь .		٦.,					
		Fund	Bmark	Cat	Fund	 Benchi	mark	Lateg	ory Ave	rage			
<u></u>	Cyclical	25.03	22.46	23.49									
A	Basic Materials	4.81	2.57	2.14									
A	Consumer Cyclical	8.98	12.49	11.29		= ['	'						
ı ş	Financial Services	9.70	3.93	7.51	•								
命	Real Estate	1.54	3.47	2.55								1	
W	Sensitive	44.23	39.69	44.95									
	Communication Services	1.51	2.47	2.48									
•	Energy	0.20	0.20	0.69	i								
Ф	Industrials	17.75	15.68	16.10		- :							
	Technology	24.77	21.34	25.68									
→	Defensive	30.74	37.83	31.56									
Ħ	Consumer Defensive	3.28	3.29	4.38									
+	Healthcare	27.46	33.06	26.64		1					1		
•	Utilities	0.00	1.48	0.54	Π,								

Top 15 Holdings as of 03-31-2021 Name % Net Asset Cumulative % YTD Return % Morningstar Sector Wells Fargo Government MMkt Select 2.37 2.37 PTC Inc 1.82 4.19 15.08 Technology Syneos Health Inc A 1.57 5.76 11.33 Healthcare ASGN Inc 1.37 7.13 14.26 Industrials Nuance Communications Inc 1.30 8.43 -1.02 Technology Omnicell Inc 1.30 9.74 8.21 Healthcare Ciena Corp 1.29 11.02 3.54 Technology Technology 1.24 12.26 -3.74 SPX Corp 1.22 13.49 6.84 Industrials Avantor Inc 1.21 14.69 2.77 Basic Materials Performance Food Group Co 1.18 15.88 21.00 Consumer Defensive Goosehead Insurance Inc Class A 1.15 17.03 -14.09 Financial Services Chart Industries Inc 1.12 18.15 20.85 Industrials Element Solutions Inc 1.11 19.25 3.44 Basic Materials LiveRamp Holdings Inc 1.10 20.35 -29.12 Technology

Total Holdings 128

