American Century Inflation Adjs Bond R5 AIANX

Morningstar Category Inflation-Protected Bond Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 19.35 years.

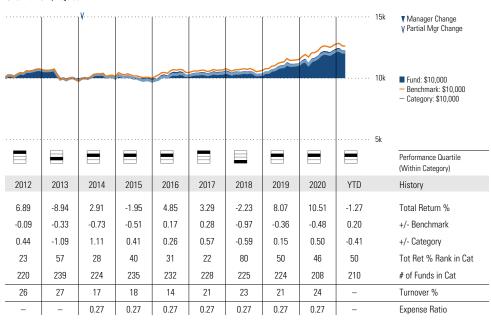
Style Consistency is not calculated for Fixed Income funds.

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

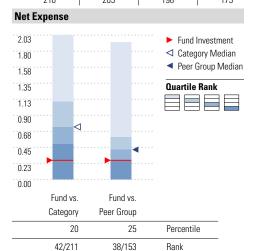
Morningstar Investment Management LLC Analysis

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

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 10 year Since Inception 1 Year 3 year 5 year -1.27 8.93 5.16 3.62 3.15 4.25 Fund Return % -1.47 7.54 5.68 3.86 3.44 5.30 Benchmark Return % 2 88 -0.86 8 97 5 12 3 58 Category Average % 50 38 49 51 35 % Rank in Category 210 205 198 175 116 # of Funds in Category



Peer group is a subset of the category and includes funds with the
same management style (active vs. passive) and similar share class $% \left(1\right) =\left(1\right) \left(1\right) $
characteristics

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

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

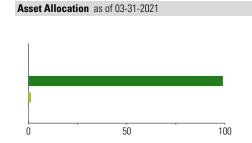


American Century Inflation Adjs Bond R5 AIANX

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

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





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

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

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

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

Total Holdings 186



American Funds Europacific Growth R6 RERGX

Growth of \$10,000

383

28

382

28

0.49

398

28

0.49

360

24

Morningstar Category Foreign Large Growth

Morningstar Index MSCI EAFE NR USD

Portfolio Manager(s)

Carl Kawaja 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

- ❷ 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.
- Q 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.

▼ Manager Change V Partial Mgr Change 20k Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 19.64 20.58 -2.29 -0.48 1.01 31.17 -14.91 27.40 25.27 -0.43 Total Return % -2.20 0.01 -1.12 17.45 2.32 2.61 0.33 6.14 5.39 -3.91 +/- Benchmark 1.94 -0.83 2.00 1.63 -1.43 3.15 0.30 -0.43 -0.21 -0.74 +/- Category 26 40 27 66 20 44 58 59 33 68 Tot Ret % Rank in Cat

414

0

0.49

423

35

0.49

444

38

0.47

453

of Funds in Cat

Turnover %

Expense Ratio

386

30

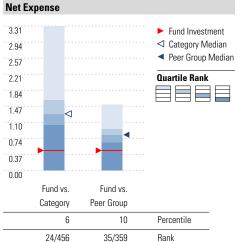
0.50

399

36

0.50





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

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

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





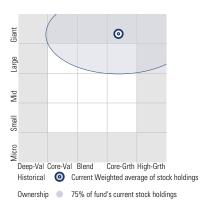
American Funds Europacific Growth R6 RERGX

Morningstar Category Foreign Large Growth N

Morningstar Index MSCI EAFE NR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

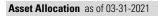
Equity

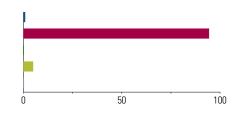
15	29	48	Large
1	2	4	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

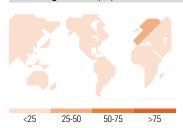




Asset Class	Net %	Cat%
US Stocks	0.73	6.42
Non-US Stocks	94.31	91.22
Bonds	0.05	0.05
Cash	4.78	2.11
Other	0.13	0.20
Total	100.00	100.00

Sec	ctor Weighting as of 03-3	31-2021												
		Fund	Bmark	Cat	Fund	r t	Bench	ımark	Cate	gory Ave	erage			
Դ	Cyclical	39.51	39.51	32.59										
A	Basic Materials	7.11	7.96	4.99			ı							
A	Consumer Cyclical	14.80	11.20	14.52										
,	Financial Services	16.64	17.28	12.24					۲					
fi	Real Estate	0.96	3.07	0.84		7								
W	Sensitive	40.14	34.23	43.82										
d	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			[
+	Healthcare	12.51	12.33	12.39										
•	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 Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

James Lovelace since 03-1992
Donald O'Neal since 03-1992
Joyce Gordon since 01-2001
Christopher Buchbinder since 03-2007
Barry Crosthwaite since 01-2013
Grant Cambridge since 03-2014
Martin Romo since 07-2018
Martin Jacobs since 12-2019
James Terrile since 03-2020

Quantitative Screens

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

Management: The fund's management has been in place for 29.1 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.

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change 35k 25k Fund: \$10,000 Benchmark: \$10,000 20k - Category: \$10,000 15k 10k Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 15.98 32.84 12.41 -1.15 14.93 20.06 -6.25 24 92 14.85 7.05 Total Return % 0.45 2.97 -1.77 -1.87 -3.55 -0.02 -1.28 -2.53 -6.57 0.88 +/- Benchmark

0.02

58

1,367

36

0.29

-3.86

87

1,384

31

0.28

-0.98

61

1,366

39

0.27

0.31

36

1,490

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

-0.38

63

1,353

28

0.30

4.56

7

1,382

25

0.30

-0.08

55

1.495

30

0.30

1.34

36

1,512

24

1.45

39

1.428

29

0.30

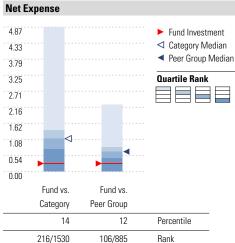
1.02

35

1,529

21





3-Year hisk wetrics			
	Fund	Bmark	Cat
Alpha	-1.74	_	-1.43
Beta	0.91	_	0.97
R-Squared	97.69	_	95.81
Standard Deviation	17.02	18.40	18.30
Sharpe Ratio	0.74	0.86	0.77
Tracking Error	3.03	_	3.70
Information Ratio	-1.12	_	-1.06
Up Capture Ratio	89.13	_	93.73
Down Capture Ratio	96.55	_	98.87

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	28.35	28.87	27.31
Price/Book Ratio	3.58	4.13	4.34
Geom Avg Mkt Cap \$B	174.02	176.52	261.08
ROE	21.70	26.24	28.30



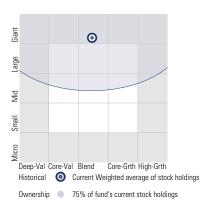


American Funds Invmt Co of Amer R6 RICGX

Morningstar Index S&P 500 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

27	36	29	Large
3	5	1	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2021



		Fund	Bmark	Cat	Fund	,	B en	chmark	(] C	ategory	Avera	ge	
٠	Cyclical	26.92	31.21	31.01							- [
À.	Basic Materials	4.43	2.35	2.80		i i							
•	Consumer Cyclical	9.89	12.20	11.31				'					
<u></u>	Financial Services	10.50	14.20	14.57									
à	Real Estate	2.10	2.46	2.33									
Ųľ	Sensitive	49.53	46.42	45.50									
	Communication Services	14.99	10.93	10.16	_								
	Energy	6.06	2.80	2.39			_						
ž	Industrials	9.59	9.21	10.30									
3	Technology	18.89	23.48	22.65									
+	Defensive	23.55	22.37	23.50									
Ę	Consumer Defensive	6.94	6.58	7.35									
r	Healthcare	13.47	13.12	13.90				= []					
1	Utilities	3.14	2.67	2.25									

100

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
→ Microsoft Corp	6.69	6.69	6.25	Technology
⊕ Capital Group Central Cash Fund	4.34	11.03	_	-
⇒ Broadcom Inc	4.14	15.16	6.72	Technology
→ Facebook Inc A	4.12	19.28	7.82	Communication Svc
⊕ Comcast Corp Class A	3.43	22.71	3.70	Communication Svc
⊕ Amazon.com Inc	2.72	25.44	-5.00	Consumer Cyclical
Abbott Laboratories	2.65	28.09	9.86	Healthcare
The Home Depot Inc	2.50	30.59	15.54	Consumer Cyclical
Netflix Inc ■ Netflix Inc Netflix Inc ■ Netflix Inc Netflix Inc	2.32	32.91	-3.53	Communication Svc
⊕ Alphabet Inc A	2.25	35.16	17.68	Communication Svc
Philip Morris International Inc	2.07	37.23	8.64	Consumer Defensive
⊕ JPMorgan Chase & Co	2.01	39.24	20.51	Financial Services
─ UnitedHealth Group Inc	1.61	40.85	6.46	Healthcare
Apple Inc	1.45	42.30	-7.79	Technology
→ PNC Financial Services Group Inc	1.38	43.68	18.50	Financial Services

Total Holdings 200



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.

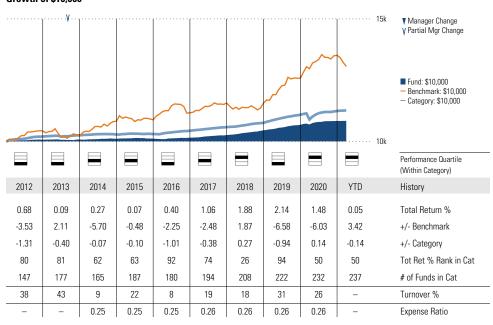
Style Consistency is not calculated for Fixed Income funds.

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

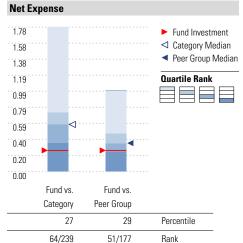
Morningstar Investment Management LLC Analysis

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 Metrics			
	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	Anal	ysis as	s of 03-31-2021
Style I	Breako	lown	
Fixed Ir	ncome		Quality
			High
			Mid
			Low
1.1		F :	J
Ltd	Mod	Ext	
Duratio	in		

		I
0	50	100

Asset Allocation as of 03-31-2021

Total	100.00	100.00
Other	0.00	2.73
Cash	26.48	29.61
Bonds	73.52	67.60
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.06
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	Fun	d	v	Bench	nmark		Cated	ory A	verag	je			
Government	11.28	_	9.41									•				
Treasury	4.00	_	4.03													
Inflation - Protected	0.00	_	0.03	Ò												
Agency/Quasi Agency	7.28	_	1.38													
Other Government Related	0.00	_	3.97	į												
Corporate	0.00	_	32.53	Ţ												
Corporate Bond	0.00	_	29.07	į												
Bank Loan	0.00	_	1.05	į[
Convertible	0.00	_	2.41	į [
Preferred	0.00	_	0.00	ĺ												
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	[]												
Asset-Backed	0.00	_	14.43	į												
Covered Bond	0.00	_	0.02													
Municipal	0.00	_	1.37	[]												
Cash & Equivalents	26.48	_	29.29													
Other	0.00	_	0.05	0												
				0%	5	10	15	20	25	30	35	40	45	50	55	60 65

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ 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	_
→ Federal Home Loan Mortgage Corporation 0.6%	01-2050	2.57	34.64	_
⊕ Federal Home Loan Mortgage Corporation 0.5%	08-2030	2.36	37.00	_
Government National Mortgage Association 2.26%	03-2067	2.25	39.25	_
	02-2065	2.17	41.43	_

Total Holdings 247



Vanguard 500 Index Admiral VFIAX

Morningstar Category Large Blend

Morningstar Index S&P 500 TR USD

Portfolio Manager(s)

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

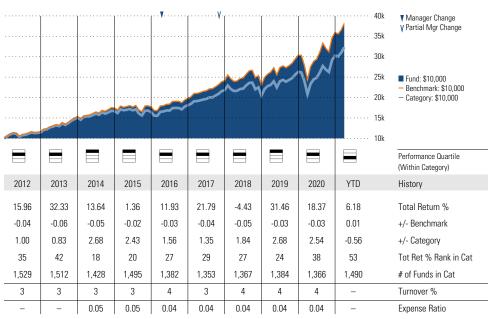
Quantitative Screens

- Performance: The fund has finished in the Large Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 4.93 years.
- Net Expense: The fund's expense ratio of 0.04 is 95.18% lower than the Large Blend category average.

Morningstar Investment Management LLC Analysis

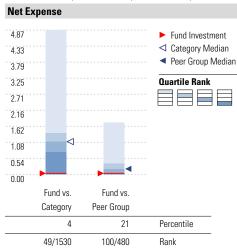
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

Growth of \$10,000



Trailing Performance Total Return % 60% 55 50 45 40 35 30 25 20 15 10 5 as of 03-31-2021 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 5 year 10 year Since Inception 3 yea Fund Return % 6.18 56.33 16.75 16.26 13.88 7.50 11.01 6.17 56.35 16.78 16.29 13.91 Benchmark Return % 6 74 56.80 14 87 14 80 12 40 Category Average % 53 53 26 23 11 % Rank in Category 1.490 1.356 1.230 1.074 812 # of Funds in Category

3-Year Risk Metrics



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

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

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

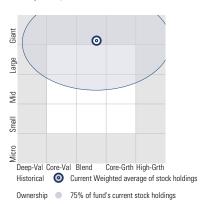


$\textbf{Vanguard 500 Index Admiral} \quad \forall \mathsf{FIAX}$

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

. ,			
22	33	31	Large
5	8	2	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2021

Total	100.00	100.00
Other	0.00	1.17
Cash	0.01	0.54
Bonds	0.00	0.25
Non-US Stocks	1.06	3.06
US Stocks	98.93	94.98
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	▼ Ber	nchmark] Ca	itegory	Averaç	ge	
b	Cyclical	31.20	31.21	31.01								
÷.	Basic Materials	2.34	2.35	2.80								
	Consumer Cyclical	12.21	12.20	11.31								
ê	Financial Services	14.18	14.20	14.57								
b	Real Estate	2.47	2.46	2.33								
NF	Sensitive	46.44	46.42	45.50								
	Communication Services	10.93	10.93	10.16								
•	Energy	2.79	2.80	2.39								
þ	Industrials	9.22	9.21	10.30								
2	Technology	23.50	23.48	22.65)			
+	Defensive	22.36	22.37	23.50								
=	Consumer Defensive	6.58	6.58	7.35		■[
ř	Healthcare	13.13	13.12	13.90			= [
?	Utilities	2.65	2.67	2.25								

100

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

Total Holdings 511



Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50% Morningstar Index

Morningstar US Mod Con Tgt Alloc NR

Portfolio Manager(s)

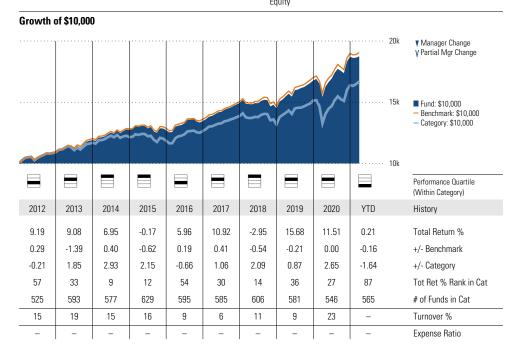
Management Team since 09-1994

Quantitative Screens

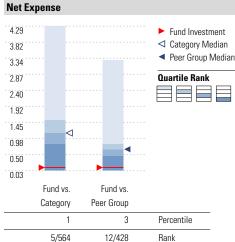
- Performance: The fund has finished in the Allocation-30% to 50% Equity category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 26.52 years.

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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.41	_	-2.78
Beta	1.01	_	1.21
R-Squared	99.23	_	91.75
Standard Deviation	7.76	7.66	9.75
Sharpe Ratio	0.86	0.92	0.63
Tracking Error	0.69	_	3.45
Information Ratio	-0.53	_	-0.48
Up Capture Ratio	97.35	_	104.86
Down Capture Ratio	99.35	_	129.56

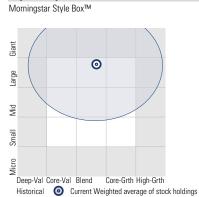
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.51	25.84	25.72
Price/Book Ratio	2.68	2.95	3.15
Avg Eff Duration	7.10	6.40	5.02



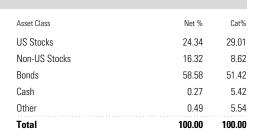
Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Morningstar Category Allocation--30% to 50% Morningstar Index Morningstar US Mod Con Tgt Alloc NR

Style Analysis as of 03-31-2021







Ownership	75% of fund's current stock holdings

	Fund	Bmark	Cat	Fund	▼ Ber	nchmark	Cate	gory Ave	erage
Cyclical	36.12	34.88	35.63						
Basic Materials	4.73	4.18	4.06						
Consumer Cyclical	12.11	12.06	10.47						
Financial Services	15.78	15.17	14.85			<u> </u>			
Real Estate	3.50	3.47	6.25						
Sensitive	42.81	43.26	41.36						
Communication Service	ces 9.34	9.37	9.06						
Energy	3.35	3.03	3.74						
Industrials	10.77	10.99	10.02		0	ľ	i		
Technology	19.35	19.87	18.54						
Defensive	21.05	21.84	23.00						
Consumer Defensive	6.53	6.85	6.97		= [
Healthcare	11.91	12.23	12.45			= [
Utilities	2.61	2.76	3.58						

100

Style Breakdown

•	J., 2	· · · · · · · · · · · · · · · · · · ·						
E	quity				Fixed I	ncome		Quality
	20	29	25	Large				High
Ì	5	9	5	Mid				Mid
	2	3	2	Small				Low
١	/alue	Blend	Growth		Ltd Duratio	Mod	Ext	,

vveigi	nt %				
. FO	OF F	0 10	OF.	Ω	11

>50	25-50	10-25	0-10

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Bond Market II ldx Inv	-	41.59	41.59	_	_
○ Vanguard Total Stock Mkt Idx Inv	-	24.49	66.07	_	-
○ Vanguard Total Intl Bd Idx Investor	-	17.29	83.36	_	_
○ Vanguard Total Intl Stock Index Inv	_	16.11	99.47	_	_
⊕ Vanguard Total Intl Bd II ldx Investor	-	0.53	100.00	_	_
─ Us Dollar	_	0.00	100.00	_	_

Total Holdings 6



Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85% Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Equity

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

- Performance: The fund has finished in the Allocation-70% to 85% 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 26.52 years.
- Net Expense: The fund's expense ratio of 0.14 is 86.92% lower than the Allocation--70% to 85% Equity category average.

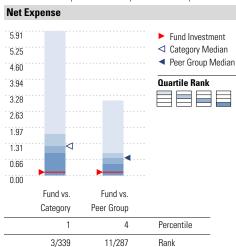
Morningstar Investment Management LLC Analysis

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-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	-0.99	_	-2.41
Beta	1.02	_	1.05
R-Squared	99.51	-	95.58
Standard Deviation	14.79	14.40	15.56
Sharpe Ratio	0.71	0.77	0.61
Tracking Error	1.10	-	3.47
Information Ratio	-0.75	-	-0.69
Up Capture Ratio	98.78	-	97.45
Down Capture Ratio	103.11	-	109.38

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.55	25.87	26.66
Price/Book Ratio	2.68	2.98	3.18
Avg Eff Duration	7.09	6.42	5.42



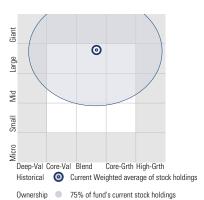
Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category Allocation--70% to 85% Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR

Style Analysis as of 03-31-2021

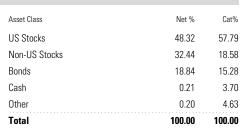
Morningstar Style Box™



Μd



Asset Allocation as of 03-31-2021



Style	Breakdow	n

Equity 20 5 6 9 2 3 2



Fixed In	icome		Quality
			High
			Mid
			Low
Ltd		Ext	
Duratio	n		

Value

>50 25-50 10-25 0-10

Blend Growth

	Fund	Bmark	Cat	Fund	Bench	mark	Categ	ory Ave	rage	
• Cyclical	35.93	34.83	34.78							
Basic Materials	4.77	4.12	3.69							
Consumer Cyclical	12.14	12.11	11.87			Ė				
Financial Services	15.51	15.13	15.18			j				
Real Estate	3.51	3.47	4.04							
Sensitive	42.94	43.39	42.74							
Communication Services	9.37	9.48	8.90							
Energy	3.36	3.02	2.94							
Industrials	10.82	10.83	11.30							
Technology	19.39	20.06	19.60							
Defensive	21.13	21.77	22.48				<u> </u>			
Consumer Defensive	6.57	6.80	6.67		= [
Healthcare	11.94	12.22	13.14							
Utilities	2.62	2.75	2.67							

50

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⇒ Vanguard Total Stock Mkt Idx Inv	_	48.61	48.61	_	_
	_	32.30	80.91	_	_
	_	13.60	94.51	_	_
	_	5.51	100.01	_	_
⊕ Us Dollar	-	0.01	100.03	_	_
Vanguard Total Intl Bd II Idx Investor	_	0.00	100.03	_	_

Total Holdings 6



Vanguard LifeStrategy Income Inv VASIX

Morningstar Category Allocation--15% to 30% Morningstar Index

Morningstar US Con Tgt Alloc NR USD

Expense Ratio

Portfolio Manager(s)

Management Team since 09-1994

Quantitative Screens

- Performance: The fund has finished in the Allocation--15% to 30% Equity 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 26.52 years.
- Net Expense: The fund's expense ratio of 0.11 is 88.42% lower than the Allocation--15% to 30% Equity category average.

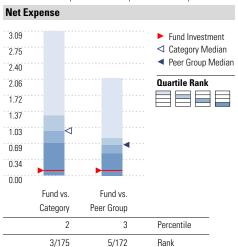
Morningstar Investment Management LLC Analysis

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-Year Risk Metrics



	Fund	Bmark	Cat
Alpha	-0.19	-	-2.92
Beta	0.96	-	1.30
R-Squared	96.87	-	85.46
Standard Deviation	4.73	4.83	6.85
Sharpe Ratio	1.02	1.09	0.66
Tracking Error	0.85	_	3.14
Information Ratio	-0.52	-	-0.45
Up Capture Ratio	92.04	_	104.72
Down Capture Ratio	89.41	_	143.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.27	26.50	26.18
Price/Book Ratio	2.64	3.05	3.12
Avg Eff Duration	7.12	6.45	4.68

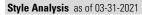


Vanguard LifeStrategy Income Inv VASIX

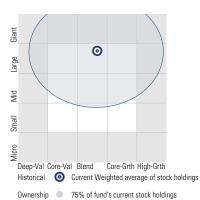
Morningstar Category Allocation--15% to 30% **Morningstar Index**

Equity

Morningstar US Con Tgt Alloc NR USD



Morningstar Style Box™



100 50

Bmark

Fund

2.62

2.81

4.54

Cat

Fund

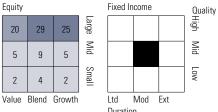
Asset Allocation as of 03-31-2021

Sector Weighting as of 03-31-2021

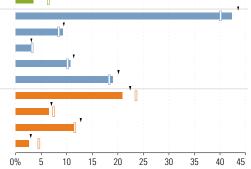
Utilities



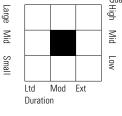
Style Breakdown



Դ	Cyclical	36.74	34.32	36.33
A	Basic Materials	4.78	3.93	3.44
A	Consumer Cyclical	12.03	11.91	10.87
	Financial Services	16.46	14.98	15.63
命	Real Estate	3.47	3.50	6.39
W	Sensitive	42.37	43.41	40.11
	Communication Services	9.26	9.28	8.42
•	Energy	3.32	2.93	3.22
‡	Industrials	10.72	11.22	10.16
	Technology	19.07	19.98	18.31
\rightarrow	Defensive	20.89	22.27	23.55
	Consumer Defensive	6.49	6.86	7.43
•	Healthcare	11.78	12.60	11.58



Equity			
20	29	25	c
5	9	5	
2	4	2	



vveigi	IL 70		
>50	25-50	10-25	0-10

10p 0 1101dings 43 01 00 01 2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
	_	56.14	56.14	_	_
⊕ Vanguard Total Intl Bd Idx Investor	-	24.16	80.31	_	_
○ Vanguard Total Stock Mkt Idx Inv	-	11.63	91.94	_	-
○ Vanguard Total Intl Stock Index Inv	-	8.10	100.04	_	-
⊕ Us Dollar	-	0.04	100.08	-	_
Vanguard Total Intl Bd II ldx Investor	-	0.00	100.08	-	-

Total Holdings 6



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category Allocation--50% to 70%

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Management Team since 09-1994

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.

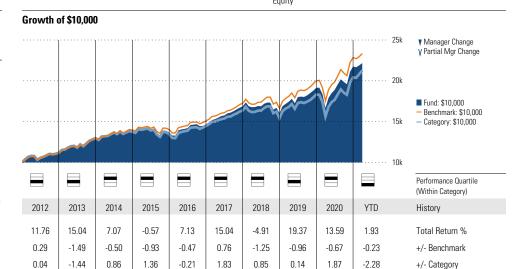
Management: The fund's management has been in place for 26.52 years.

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

Net Expense: The fund's expense ratio of 0.13 is 87.74% 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.



39

722

12

26

712

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36

672

21

53

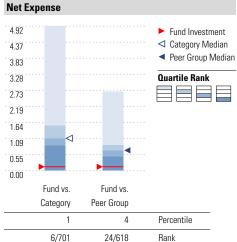
696

9

87

700





68

776

15

38

742

12

56

736

15

32

784

16

42

733

9

	Fund	Bmark	Cat
Alpha	-0.93	_	-1.58
Beta	0.99	_	1.07
R-Squared	99.11	_	94.19
Standard Deviation	11.23	11.28	12.46
Sharpe Ratio	0.76	0.85	0.71
Tracking Error	1.07	_	3.20
Information Ratio	-1.05	_	-0.40
Up Capture Ratio	94.01	_	100.37
Down Capture Ratio	98.10	_	110.39

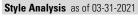
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.52	26.49	26.39
Price/Book Ratio	2.68	3.18	3.20
Avg Eff Duration	7.10	6.31	4.84



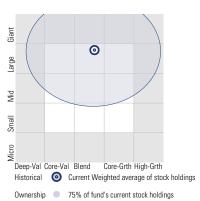
Vanguard LifeStrategy Moderate Gr Inv VSMGX

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

Morningstar US Mod Tgt Alloc NR USD



Morningstar Style Box™



50

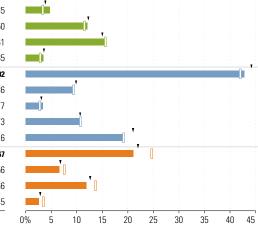
Asset Allocation as of 03-31-2021



Stvle	Breakdown

Equity				Fixed Ir	ncome		Quality
20	29	25	Large				High
5	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Duratio	Mod	Ext	

Sec	ctor Weighting as of 03-	31-2021		
		Fund	Bmark	Cat
ŀ	Cyclical	36.03	34.12	33.31
A.	Basic Materials	4.77	3.71	3.35
A	Consumer Cyclical	12.13	12.12	11.50
æ	Financial Services	15.61	14.86	15.61
fi	Real Estate	3.52	3.43	2.85
W	Sensitive	42.85	44.04	42.02
	Communication Services	9.35	9.72	9.36
0	Energy	3.35	2.92	2.77
Ф	Industrials	10.80	10.52	10.73
	Technology	19.35	20.88	19.16
→	Defensive	21.12	21.84	24.67
Ħ	Consumer Defensive	6.56	6.65	7.56
٠	Healthcare	11.93	12.48	13.66
•	Utilities	2.63	2.71	3.45



Fund

>50 25-50 10-25 0-10

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Inv	-	36.43	36.43	_	_
⊕ Vanguard Total Bond Market II Idx Inv	-	27.61	64.04	_	_
○ Vanguard Total Intl Stock Index Inv	-	24.29	88.32	_	_
○ Vanguard Total Intl Bd Idx Investor	-	11.28	99.60	_	_
◆ Vanguard Total Intl Bd II Idx Investor	_	0.41	100.01	-	-
① Us Dollar	_	0.01	100.03	_	_

Total Holdings 6



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.

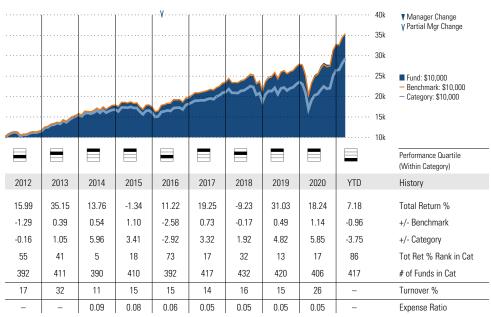
Style: The fund has landed in its primary style box — Mid-Cap Blend — 94.29 % of the time over the past three

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

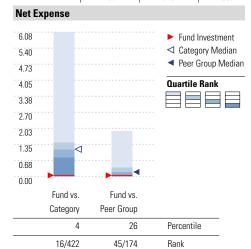
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.





Trailing Performance





3-Year Kisk Metrics			
	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

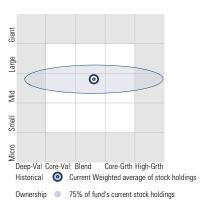
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

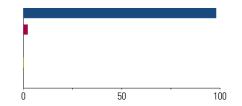
Equity

4	8	8	Large
22	38	19	Mid
0	0	0	Small
Value	Blend	Growth	

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.00	0.37
Cash	0.04	1.66
Bonds	0.00	0.15
Non-US Stocks	2.02	2.20
US Stocks	97.94	95.62
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	•	Benchr	mark	Categ	jory Ave	erage	_	
وا	Cyclical	36.62	36.79	40.31									
ì.	Basic Materials	4.24	4.45	4.57									
	Consumer Cyclical	12.49	13.00	13.93			*						
٩	Financial Services	11.31	11.61	14.53									
à	Real Estate	8.58	7.73	7.28									
Ųľ	Sensitive	41.82	42.20	40.38									•
	Communication Services	5.35	5.40	4.43		ľ							
	Energy	3.61	3.04	2.10									
3	Industrials	11.85	14.71	15.89				0					
1	Technology	21.01	19.05	17.96									
+	Defensive	21.53	21.01	19.31				•					
7	Consumer Defensive	3.63	4.26	4.56									
ř	Healthcare	12.27	12.02	11.76									
1	Utilities	5.63	4.73	2.99									

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	0.55	9.00	-2.79	Healthcare

Total Holdings 365



Vanguard Small Cap Index Adm VSMAX

Morningstar Category Small Blend

Morningstar Index

Russell 2000 TR USD

Portfolio Manager(s)

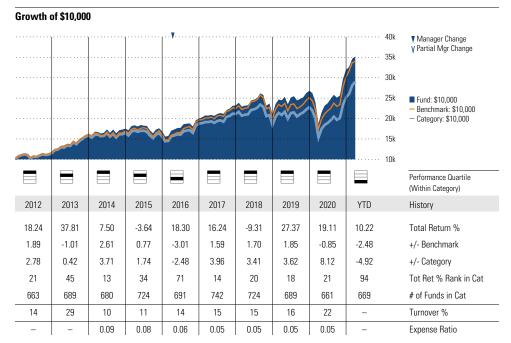
Gerard O'Reilly since 04-2016 William Coleman since 04-2016

Quantitative Screens

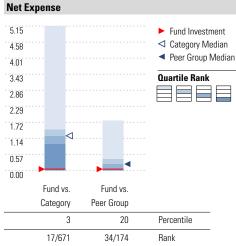
- Performance: The fund has finished in the Small Blend category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 4.93 years.
- × Style: The fund has landed in its primary style box Small Blend — 14.29 % of the time over the past three
- Net Expense: The fund's expense ratio of 0.05 is 95.24% lower than the Small Blend 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	0.77	_	-2.11
Beta	0.95	_	0.98
R-Squared	98.25	_	95.53
Standard Deviation	24.67	25.70	25.67
Sharpe Ratio	0.64	0.61	0.52
Tracking Error	3.50	_	5.33
Information Ratio	0.06	_	-0.67
Up Capture Ratio	94.79	_	95.04
Down Capture Ratio	91.99	_	101.93

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	23.84	21.34	25.35
Price/Book Ratio	2.70	2.56	2.81
Geom Avg Mkt Cap \$B	5.73	2.73	4.73
ROE	4.41	-0.02	6.83



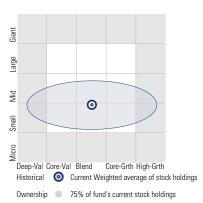
Vanguard Small Cap Index Adm VSMAX

Morningstar Category Small Blend

Morningstar Index Russell 2000 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

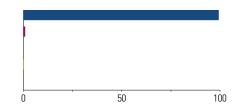
Lquity			
0	0	0	Large
13	19	15	Mid
17	24	12	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	0.52
Cash	0.07	1.13
Bonds	0.00	0.03
Non-US Stocks	0.71	1.66
US Stocks	99.22	96.66
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2021			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
	Cyclical	40.28	39.23	40.66	
Å.	Basic Materials	4.61	4.11	4.42	
A	Consumer Cyclical	13.05	13.52	13.39	
F	Financial Services	13.52	14.47	16.32	
命	Real Estate	9.10	7.13	6.53	
W	Sensitive	38.89	35.06	38.48	
d	Communication Services	2.50	2.80	2.59	
•	Energy	3.11	2.60	2.52	
Ф	Industrials	16.17	16.33	18.73	
	Technology	17.11	13.33	14.64	
→	Defensive	20.82	25.70	20.87	
Ħ	Consumer Defensive	4.15	3.62	4.06	
٠	Healthcare	14.40	19.41	14.59	
•	Utilities	2.27	2.67	2.22	
					0% 5 10 15 20 25 30 35 40 45

Top 15 Holdings as of 03-31-2021				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Steris PLC	0.31	0.31	0.71	Healthcare
⊕ IDEX Corp	0.30	0.61	5.33	Industrials
⊕ Teledyne Technologies Inc	0.29	0.90	5.53	Technology
→ VICI Properties Inc Ordinary Shares	0.29	1.19	12.04	Real Estate
⊕ Entegris Inc	0.29	1.47	16.42	Technology
⊕ Bio-Techne Corp	0.28	1.76	20.37	Healthcare
Devon Energy Corp	0.28	2.03	40.10	Energy
⊕ PTC Inc	0.27	2.31	15.08	Technology
⊕ Charles River Laboratories International Inc	0.27	2.58	16.00	Healthcare
⊕ PerkinElmer Inc	0.27	2.86	-10.55	Healthcare
Avantor Inc	0.27	3.13	2.77	Basic Materials
⊕ Guardant Health Inc	0.26	3.39	18.44	Healthcare
⊕ L Brands Inc	0.26	3.65	66.34	Consumer Cyclical
⊕ Williams-Sonoma Inc	0.26	3.91	76.48	Consumer Cyclical
	0.26	4.17	9.91	Healthcare

Total Holdings 1464



Vanguard Target Retirement 2015 Inv VTXVX

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

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date 2015 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 0.12 is 80.33% 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.

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 11.37 13.00 6.56 -0.46 6.16 11.50 -2.97 14.81 10.32 0.32 Total Return % -0.12 2.50 1.01 1.27 -0.94 0.11 0.57 -2.35 0.26 -1.48 +/- Benchmark 0.88 0.04 -0.94 0.72 3.35 2.08 0.21 0.89 -0.64 -0.43 +/- Category 34 21 3 11 56 44 20 69 75 95 Tot Ret % Rank in Cat

138

7

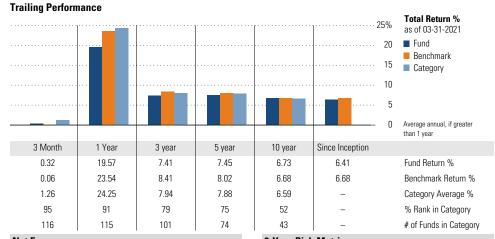
131

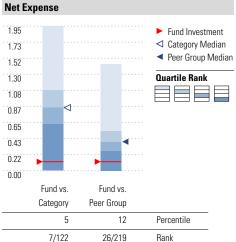
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120

18

116





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

3-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	0.38	_	-0.43
Beta	0.83	_	0.99
R-Squared	98.86	_	96.79
Standard Deviation	7.25	8.66	8.69
Sharpe Ratio	0.83	0.81	0.75
Tracking Error	1.64	_	1.73
Information Ratio	-0.61	_	-0.33
Up Capture Ratio	85.47	_	95.06
Down Capture Ratio	82.38	_	97.21

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.41	25.04	24.92
Price/Book Ratio	2.66	2.68	2.87
Avg Eff Duration	6.14	8.12	5.82



146

13

168

26

111

10

133

16

132

9

127

7

Quality High MidLow

Mod Duration

Morningstar Category Target-Date 2015

Morningstar Index Morningstar Lifetime Mod 2015 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



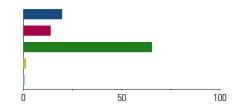
Style Breakdown

Equity				Fixed	Income
20	29	25	Large		
5	9	5	Mid		
2	3	2	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 19.51 25.70 Non-US Stocks 13.70 15.41 Bonds 65.30 47.61 Cash 1.07 7.06 Other 0.43 4.22 100.00 100.00 Total

Sec	ctor Weighting as of 03-	31-2021			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
Դ	Cyclical	36.26	39.55	35.19	
A.	Basic Materials	4.80	4.69	4.93	
A	Consumer Cyclical	12.11	10.39	11.02	
æ	Financial Services	15.85	14.89	15.78	
侖	Real Estate	3.50	9.58	3.46	
W	Sensitive	42.69	37.85	41.73	
	Communication Services	9.30	6.79	9.10	
•	Energy	3.35	3.33	3.46	
Ф	Industrials	10.81	11.77	10.43	
	Technology	19.23	15.96	18.74	
→	Defensive	21.05	22.60	23.09	
Ħ	Consumer Defensive	6.55	7.22	6.87	
٠	Healthcare	11.87	12.43	12.66	
•	Utilities	2.63	2.95	3.56	
					0% 5 10 15 20 25 30 35 40 4

Top 7 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Bond Market II Idx Inv	_	35.93	35.93	_	_
→ Vanguard Total Stock Mkt Idx Inv	-	19.62	55.56	-	-
Ovanguard Shrt-Term Infl-Prot Sec Idx Inv	-	15.42	70.98	-	-
→ Vanguard Total Intl Bd Idx Investor	-	15.38	86.36	_	_
⇒ Vanguard Total Intl Stock Index Inv	-	13.52	99.88	-	_
⊕ Vanguard Total Intl Bd II ldx Investor	_	0.14	100.02	_	_
⊕ Us Dollar	-	0.02	100.04	_	_

Total Holdings 7

Vanguard Target Retirement 2020 Inv VTWNX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Portfolio Manager(s)

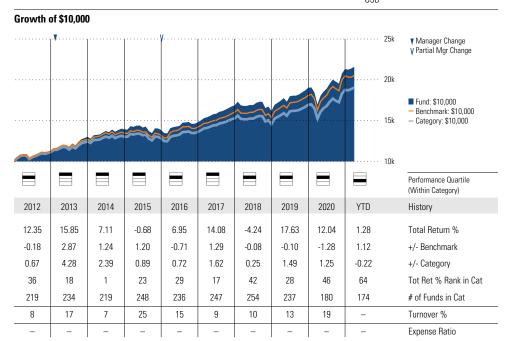
Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

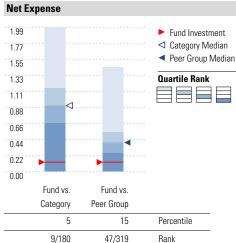
- Performance: The fund has finished in the Target-Date 2020 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 8.11 years.
- Style: The fund has landed in its primary style box Large Blend — 100 % of the time over the past three years.
- Net Expense: The fund's expense ratio of 0.13 is 80% 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 KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.07	_	-0.42
Beta	0.99	_	0.95
R-Squared	98.55	_	96.49
Standard Deviation	9.60	9.63	9.31
Sharpe Ratio	0.77	0.79	0.72
Tracking Error	1.16	-	2.02
Information Ratio	-0.15	_	-0.44
Up Capture Ratio	98.65	_	92.17
Down Capture Ratio	99.18	_	94.47

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.46	24.87	25.69
Price/Book Ratio	2.67	2.65	2.86
Avg Eff Duration	6.38	9.28	5.81



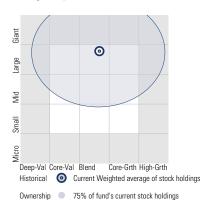
Vanguard Target Retirement 2020 Inv VTWNX

Morningstar Category Target-Date 2020

Morningstar Index Morningstar Lifetime Mod 2020 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity

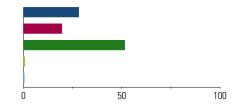
20	29	25	Large
6	9	5	Mid
2	3	2	Small
Value	Blend	Growth	

Fixed Income Quality High MidLow Ltd Mod Duration

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021





		Fund	Bmark	Cat	Fund		Bench	mark	Categ	ioni Avio	rogo			
					Full	1 '	bench	IIdik	[] Categ	JULY AVE	rage		7	
ŀ	Cyclical	36.12	39.57	37.17		•								
A	Basic Materials	4.81	4.78	4.54										
A	Consumer Cyclical	12.11	10.47	11.99										
<u></u>	Financial Services	15.70	15.02	15.38										
t	Real Estate	3.50	9.30	5.26			7							
M	Sensitive	42.81	37.88	42.02										
	Communication Services	9.33	6.78	8.93										
ð	Energy	3.38	3.36	3.01		0								
¢	Industrials	10.83	11.83	10.80										
	Technology	19.27	15.91	19.28				•						
→	Defensive	21.06	22.55	20.81										
	Consumer Defensive	6.56	7.22	6.24			*							
٠	Healthcare	11.88	12.38	11.85										
•	Utilities	2.62	2.95	2.72										
					0%	5	10	15	20	25	30	35	40	4

Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
				ivioriingstat Sector
_	30.43	30.43	_	_
-	28.21	58.65	_	_
-	19.29	77.93	_	_
	12.92	90.85	_	_
_	9.06	99.91	-	-
_	0.16	100.07	_	_
_	0.07	100.14	_	_
	- - -	- 19.29 - 12.92 - 9.06 - 0.16	- 19.29 77.93 - 12.92 90.85 - 9.06 99.91 - 0.16 100.07	- 19.29 77.93 - - 12.92 90.85 - - 9.06 99.91 - - 0.16 100.07 -

Total Holdings 7



Vanguard Target Retirement 2025 Inv VTTVX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

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 8.11 years.

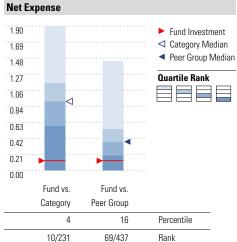
Net Expense: The fund's expense ratio of 0.13 is 81.16% lower than the Target-Date 2025 category average.

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-Year KISK Wietrics			
	Fund	Bmark	Cat
Alpha	-0.07	_	-0.44
Beta	1.03	_	0.97
R-Squared	98.88	_	97.56
Standard Deviation	11.31	10.89	10.70
Sharpe Ratio	0.75	0.75	0.69
Tracking Error	1.25	_	2.00
Information Ratio	0.17	_	-0.34
Up Capture Ratio	104.76	_	96.39
Down Capture Ratio	107.08	_	100.52

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.49	24.69	25.64
Price/Book Ratio	2.67	2.62	2.88
Avg Eff Duration	7.03	10.22	6.27



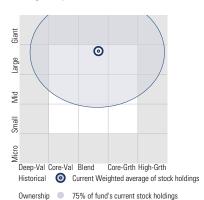
Vanguard Target Retirement 2025 Inv VTTVX

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 29 20 5 6 9

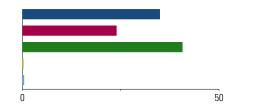
Large Mid 2 3 2 Value Blend Growth

High MidLow Ltd Mod Duration

Quality

Fixed Income

Weight % >50 25-50 10-25 0-10 Asset Allocation as of 03-31-2021



Asset Class Net % Cat% US Stocks 34.90 31.81 Non-US Stocks 23.88 17.01 Bonds 40.65 36.62 Cash 0.21 3.72 Other 0.35 10.85 100.00 100.00 Total

		Fund	Bmark	Cat	Fund	١ ،	Bench	mark	Categ	οηι Λιιο	rago			
					Full	1 '	Delicii	IIIdIK	ll Caley	UIY AVE	aye			
Ն	Cyclical	36.06	39.53	36.54		Ť	- 1		1	- ;				
ů.	Basic Materials	4.79	4.88	4.34										
4	Consumer Cyclical	12.12	10.58	12.00										
	Financial Services	15.64	15.14	15.26				j						
ŧ	Real Estate	3.51	8.93	4.94		I	*							
M	Sensitive	42.84	37.96	42.05										
	Communication Services	9.35	6.79	8.95										
	Energy	3.36	3.38	2.95										
Ф	Industrials	10.81	11.92	10.76										
	Technology	19.32	15.87	19.39										
→	Defensive	21.10	22.51	21.41										
=	Consumer Defensive	6.57	7.22	6.46			'							
٠	Healthcare	11.90	12.32	12.02										
•	Utilities	2.63	2.97	2.93										
					0%	5	10	15	20	25	30	35	40	45

Top 7 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	35.11	35.11	_	_
─ Vanguard Total Bond Market II ldx Inv	-	28.11	63.22	_	_
○ Vanguard Total Intl Stock Index Inv	_	23.70	86.92	_	_
○ Vanguard Total Intl Bd Idx Investor	_	11.96	98.89	_	_
⊕ Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	0.84	99.72	-	_
Vanguard Total Intl Bd II Idx Investor	_	0.36	100.08	_	_
⊕ Us Dollar	_	0.08	100.16	_	_

Total Holdings 7



Vanguard Target Retirement 2030 Inv VTHRX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

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

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

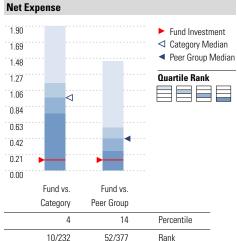
Net Expense: The fund's expense ratio of 0.14 is 80.28% lower than the Target-Date 2030 category average.

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.







	Fund	Bmark	Cat
Alpha	0.26	_	-0.19
Beta	1.00	_	0.98
R-Squared	99.30	_	98.24
Standard Deviation	12.66	12.61	12.42
Sharpe Ratio	0.73	0.71	0.68
Tracking Error	1.06	_	1.92
Information Ratio	0.26	_	-0.20
Up Capture Ratio	102.67	_	98.68
Down Capture Ratio	102.63	_	101.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.50	24.49	25.89
Price/Book Ratio	2.67	2.59	2.94
Avg Eff Duration	7.11	10.95	6.26



Vanguard Target Retirement 2030 Inv VTHRX

Quality

High

Mid

Low

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

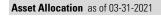
Equity 25 29 20 5 6 9

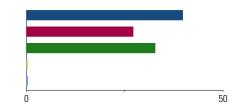
Fixed Income Large Μid 2 3 2 Mod Value Blend Growth Ltd

Duration

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.29	10.57
Cash	0.18	3.06
Bonds	32.70	27.19
Non-US Stocks	27.11	20.45
US Stocks	39.73	38.74
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2021			
		Fund	Bmark	Cat	Fund Benchmark Category Average
Դ	Cyclical	36.02	39.41	36.05	
i.	Basic Materials	4.78	4.97	4.36	
P	Consumer Cyclical	12.13	10.70	12.14	
ê	Financial Services	15.60	15.28	15.50	
ŧ	Real Estate	3.51	8.46	4.05	
M	Sensitive	42.88	38.09	42.57	
	Communication Services	9.36	6.80	8.96	
•	Energy	3.36	3.43	2.94	<u> </u>
\$	Industrials	10.83	12.01	11.05	
3	Technology	19.33	15.85	19.62	
+	Defensive	21.10	22.49	21.39	
	Consumer Defensive	6.57	7.25	6.39	
٠	Healthcare	11.91	12.27	12.10	
•	Utilities	2.62	2.97	2.90	
					0% 5 10 15 20 25 30 35 40

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Ovanguard Total Stock Mkt Idx Inv	_	39.96	39.96	_	_
Ovanguard Total Intl Stock Index Inv	-	26.94	66.90	_	_
Ovanguard Total Bond Market II Idx Inv	-	23.05	89.95	_	_
Ovanguard Total Intl Bd Idx Investor	-	9.84	99.79	_	_
⊕ Vanguard Total Intl Bd II Idx Investor	-	0.27	100.06	-	_
⊕ Us Dollar	_	0.06	100.12	_	_

Total Holdings 6

Vanguard Target Retirement 2035 Inv VTTHX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

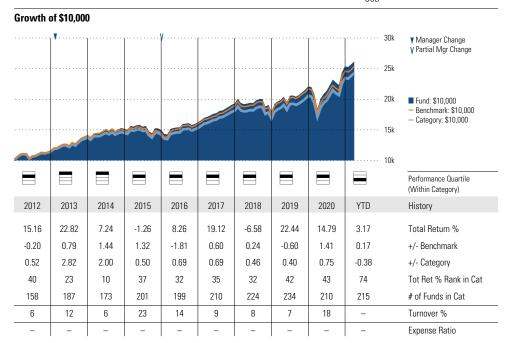
Performance: The fund has finished in the Target-Date 2035 category's top three quartiles in 10 of the 10 years it's been in existence.

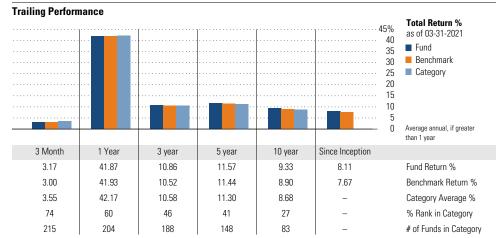
Management: The fund's management has been in place for 8.11 years.

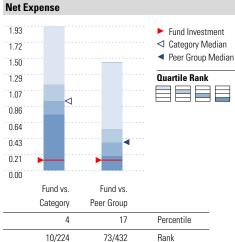
Net Expense: The fund's expense ratio of 0.14 is 80.56% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

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







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	0.68	_	0.21
Beta	0.96	_	0.97
R-Squared	99.48	_	98.89
Standard Deviation	14.00	14.55	14.21
Sharpe Ratio	0.71	0.67	0.67
Tracking Error	1.16	-	1.86
Information Ratio	0.29	_	0.02
Up Capture Ratio	98.96	_	98.63
Down Capture Ratio	96.06	_	98.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.52	24.30	25.46
Price/Book Ratio	2.68	2.56	2.86
Avg Eff Duration	7.11	11.28	6.23



Vanguard Target Retirement 2035 Inv VTTHX

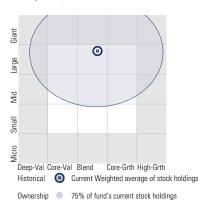
Asset Allocation as of 03-31-2021

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Asset Class Net % Cat% US Stocks 44.30 44.12 Non-US Stocks 30.15 24.27 Bonds 25.14 18.50 Cash 0.18 2.36 Other 0.24 10.76 50 100.00 100.00 Total

Style Breakdown

Equity				Fixed	Income		Quality
20	29	25	Large				High
6	9	5	Mid				Mid
2	3	2	Small				Low
Value	Blend	Growth		Ltd Durati	Mod	Ext	

Weight %

>50 25-50 10-25 0-10

				_	
		Fund	Bmark	Cat	Fund • Benchmark Category Average
b	Cyclical	35.99	39.35	36.52	
ė.	Basic Materials	4.79	5.07	4.40	
A	Consumer Cyclical	12.14	10.81	12.14	
	Financial Services	15.55	15.41	15.30	
æ	Real Estate	3.51	8.06	4.68	
M	Sensitive	42.90	38.20	42.30	
	Communication Services	9.36	6.80	9.06	
ð	Energy	3.37	3.46	2.97	= 0
Ф	Industrials	10.82	12.10	10.77	
	Technology	19.35	15.84	19.50	
→	Defensive	21.11	22.44	21.18	
=	Consumer Defensive	6.57	7.26	6.34	
٠	Healthcare	11.91	12.21	11.99	
•	Utilities	2.63	2.97	2.85	

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	44.56	44.56	_	_
○ Vanguard Total Intl Stock Index Inv	_	30.00	74.56	_	-
○ Vanguard Total Bond Market II ldx Inv	_	17.70	92.27	_	-
○ Vanguard Total Intl Bd Idx Investor	_	7.56	99.83	_	-
◆ Vanguard Total Intl Bd II Idx Investor	-	0.22	100.05	-	_
① Us Dollar	-	0.05	100.10	-	_

Total Holdings 6



Vanguard Target Retirement 2040 Inv VFORX

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

Portfolio Manager(s)

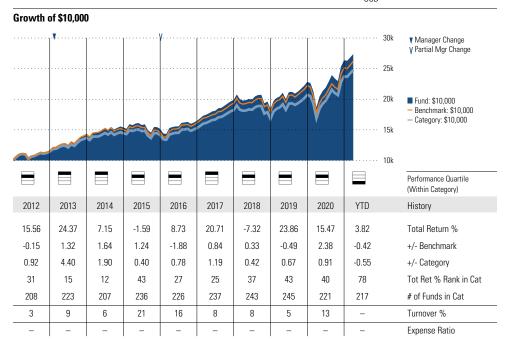
Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

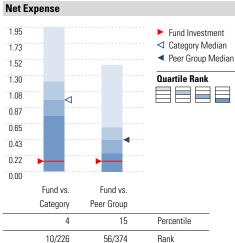
- Performance: The fund has finished in the Target-Date 2040 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 8.11 years.
- Net Expense: The fund's expense ratio of 0.14 is 80.82% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

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







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.95	_	0.62
Beta	0.95	_	0.95
R-Squared	99.46	_	98.75
Standard Deviation	15.35	16.17	15.45
Sharpe Ratio	0.69	0.64	0.67
Tracking Error	1.41	_	2.00
Information Ratio	0.36	_	0.15
Up Capture Ratio	98.03	_	97.29
Down Capture Ratio	94.00	_	94.77

Portfolio Metrics										
	Fund	Bmark	Cat							
Price/Earnings Ratio	24.52	24.14	25.42							
Price/Book Ratio	2.68	2.54	2.84							
Avg Eff Duration	7.12	11.53	6.22							



M RNINGSTAR

Vanguard Target Retirement 2040 Inv VFORX

Quality

High

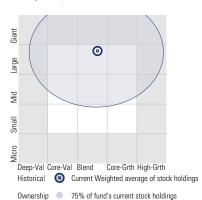
Mid

Low

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Large

Fixed Income

Mod

Ltd M Duration

Style Breakdown

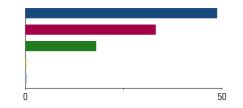
Equity 20 29 25 6 9 5



Value Blend Growth

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

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.19	9.22
Cash	0.14	1.94
Bonds	17.92	11.82
Non-US Stocks	33.07	27.80
US Stocks	48.70	49.23
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	١,	Bench	mark	Categ	ιοη <i>ι</i> Λ	rogo			
		runa	Bmark	cat	runo	1 '	Bench	mark	U Categ	jory Ave	rage			
<u></u>	Cyclical	35.97	39.39	36.67		,						- 1		
A.	Basic Materials	4.78	5.16	4.42										
A	Consumer Cyclical	12.15	10.91	12.12										
,	Financial Services	15.52	15.51	15.31										
æ	Real Estate	3.52	7.81	4.82			7							
W	Sensitive	42.92	38.25	42.30										0
	Communication Services	9.37	6.81	9.00										
ð	Energy	3.37	3.49	2.97		0								
Ф	Industrials	10.82	12.16	10.90										
	Technology	19.36	15.79	19.43				- 1		_				
→	Defensive	21.12	22.37	21.03						•				
	Consumer Defensive	6.57	7.26	6.27			' :							
٠	Healthcare	11.93	12.13	11.93										
•	Utilities	2.62	2.98	2.83										
					0%	5	10	15	20	25	30	35	40	45

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	48.99	48.99	_	_
Ovanguard Total Intl Stock Index Inv	-	32.93	81.92	_	_
Ovanguard Total Bond Market II Idx Inv	_	12.65	94.57	_	_
	_	5.51	100.08	_	_
⊕ Us Dollar	-	0.08	100.16	_	_
Vanguard Total Intl Bd II Idx Investor	_	0.00	100.16	_	_

Total Holdings 6



Vanguard Target Retirement 2045 Inv VTIVX

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

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

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.

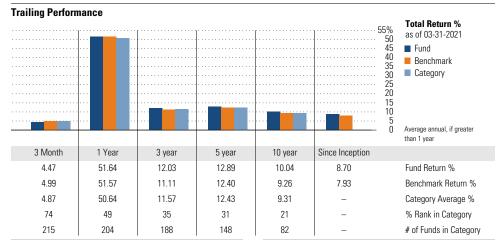
Management: The fund's management has been in place for 8.11 years.

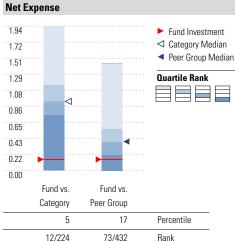
Net Expense: The fund's expense ratio of 0.15 is 79.45% lower than the Target-Date 2045 category average.

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 hisk wetrics			
	Fund	Bmark	Cat
Alpha	1.13	-	0.76
Beta	0.97	-	0.96
R-Squared	99.40	-	98.99
Standard Deviation	16.59	17.09	16.40
Sharpe Ratio	0.68	0.62	0.66
Tracking Error	1.40	-	1.94
Information Ratio	0.66	-	0.24
Up Capture Ratio	100.44	-	98.01
Down Capture Ratio	95.88	_	94.98

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.53	23.99	25.50
Price/Book Ratio	2.68	2.51	2.84
Avg Eff Duration	7.11	-	6.22



Vanguard Target Retirement 2045 Inv VTIVX

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown

Equity				Fixed	Income
20	29	25	Large		
6	9	5	Mid		
2	3	2	Small		
Value	Blend	Growth		Ltd	Mod

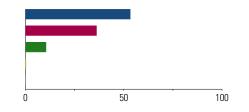
High MidLow Mod I td Duration

Quality

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021





Sec	ctor Weighting as of 03-	31-2021			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
ሁ	Cyclical	35.94	39.54	36.64	
A.	Basic Materials	4.78	5.23	4.49	
A	Consumer Cyclical	12.15	10.98	12.23	
æ	Financial Services	15.50	15.59	15.25	
侖	Real Estate	3.51	7.74	4.67	
W	Sensitive	42.93	38.21	42.26	
	Communication Services	9.37	6.81	9.09	
•	Energy	3.37	3.50	2.92	□
Ф	Industrials	10.83	12.18	10.74	
	Technology	19.36	15.72	19.51	
→	Defensive	21.13	22.25	21.10	
Ħ	Consumer Defensive	6.57	7.25	6.22	
+	Healthcare	11.93	12.03	12.05	
•	Utilities	2.63	2.97	2.83	
					0% 5 10 15 20 25 30 35 40 4

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Vanguard Total Stock Mkt Idx Inv	_	53.55	53.55	_	_
→ Vanguard Total Intl Stock Index Inv	-	35.96	89.51	-	-
⊕ Vanguard Total Bond Market II ldx Inv	-	7.40	96.90	_	-
⊕ Vanguard Total Intl Bd Idx Investor	-	3.13	100.03	_	-
⊕ Us Dollar	-	0.03	100.07	-	_
Vanguard Total Intl Bd II Idx Investor	-	0.00	100.07	_	_

Total Holdings 6

Vanguard Target Retirement 2050 Inv VFIFX

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

Portfolio Manager(s)

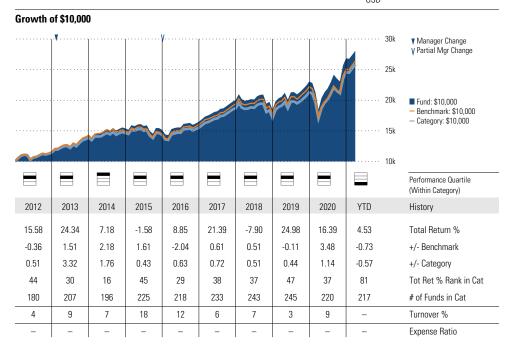
Walter Nejman since 02-2013 William Coleman since 02-2013

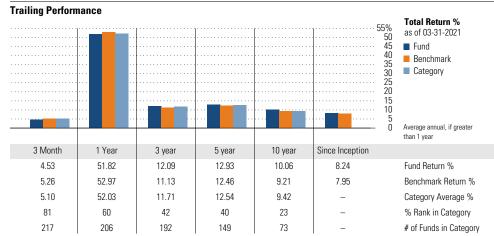
Quantitative Screens

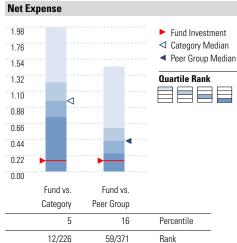
- ❷ Performance: The fund has finished in the Target-Date
 2050 category's top three quartiles in 10 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 8.11 years.
- Net Expense: The fund's expense ratio of 0.15 is 79.73% lower than the Target-Date 2050 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.

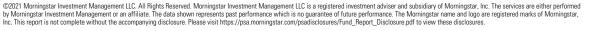






3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.32	_	0.89
Beta	0.95	_	0.95
R-Squared	99.36	_	98.71
Standard Deviation	16.61	17.40	16.69
Sharpe Ratio	0.69	0.61	0.66
Tracking Error	1.58	_	2.01
Information Ratio	0.61	_	0.26
Up Capture Ratio	99.29	_	98.25
Down Capture Ratio	94.00	_	94.80

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.53	23.86	25.46
Price/Book Ratio	2.68	2.49	2.82
Avg Eff Duration	7.13	-	6.15



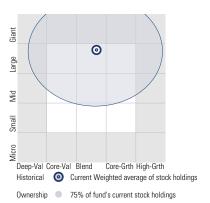


Vanguard Target Retirement 2050 Inv VFIFX

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Fixed Income

Mod

Ltd M Duration

Large

Μid

Quality

High

Mid

Low

Style Breakdown

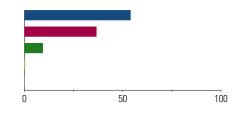
Equity 20 29 25 6 9 5

2 3 2

Value Blend Growth

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

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.12	8.16
Cash	0.21	1.74
Bonds	9.25	5.46
Non-US Stocks	36.53	30.98
US Stocks	53.90	53.66
Asset Class	Net %	Cat%

		From al	Danada	0-4	F		. Daniel	l.	По-	A				
		Fund	Bmark	Cat	Fund	1 '	Bench	mark	Categ	jory Ave	rage		•	
ŀ	Cyclical	35.95	39.78	36.83		,	:							
ė.	Basic Materials	4.79	5.30	4.50										
A	Consumer Cyclical	12.15	11.03	12.18										
,	Financial Services	15.50	15.64	15.34										
tt.	Real Estate	3.51	7.81	4.81		I	7							
Ma.	Sensitive	42.93	38.12	42.22										Û
	Communication Services	9.37	6.80	9.03		- 1								
ð	Energy	3.37	3.52	2.95										
Ф	Industrials	10.83	12.18	10.80										
	Technology	19.36	15.62	19.44										
→	Defensive	21.13	22.10	20.96			_							
=	Consumer Defensive	6.57	7.23	6.19			'							
٠	Healthcare	11.93	11.91	11.95										
•	Utilities	2.63	2.96	2.82										
					0%	5	10	15	20	25	30	35	40	45

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	54.22	54.22	_	_
O Vanguard Total Intl Stock Index Inv	-	36.40	90.63	_	-
─ Vanguard Total Bond Market II Idx Inv	-	6.41	97.04	_	-
⊕ Vanguard Total Intl Bd ldx Investor	-	2.91	99.95	_	_
◆ Vanguard Total Intl Bd II Idx Investor	-	0.06	100.00	-	_
⊕ Us Dollar	_	0.00	100.01	_	-

Total Holdings 6

Vanguard Target Retirement 2055 Inv VFFVX

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

Portfolio Manager(s)

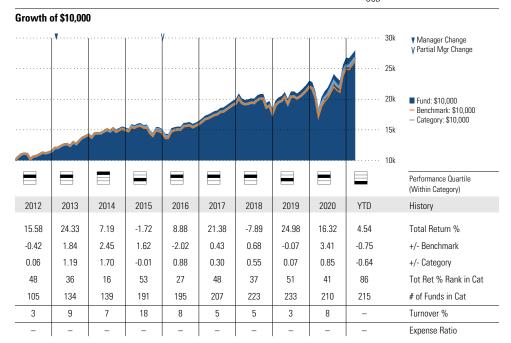
Walter Nejman since 02-2013 William Coleman since 02-2013

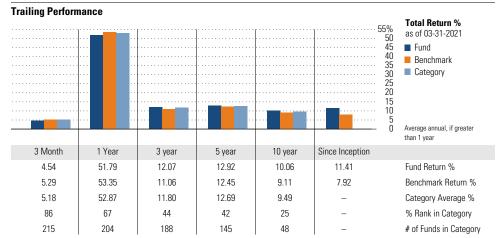
Quantitative Screens

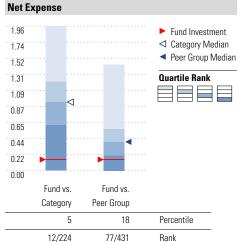
- ❷ Performance: The fund has finished in the Target-Date
 2055 category's top three quartiles in 10 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 8.11 years.
- Net Expense: The fund's expense ratio of 0.15 is 79.45% lower than the Target-Date 2055 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 KISK Wetrics			
	Fund	Bmark	Cat
Alpha	1.41	_	0.94
Beta	0.95	_	0.96
R-Squared	99.33	-	98.92
Standard Deviation	16.60	17.49	16.89
Sharpe Ratio	0.69	0.61	0.66
Tracking Error	1.65	-	1.95
Information Ratio	0.61	-	0.33
Up Capture Ratio	99.02	-	99.24
Down Capture Ratio	93.37	-	95.63

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.53	23.74	25.61
Price/Book Ratio	2.68	2.47	2.88
Avg Eff Duration	7.12	_	6.26



Vanguard Target Retirement 2055 Inv VFFVX

Quality

High

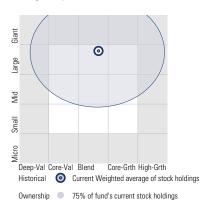
Mid

Low

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

Style Analysis as of 03-31-2021

Morningstar Style Box™



Large

Μid

Fixed Income

Mod

Ltd M Duration

Style Breakdown

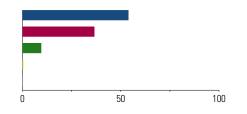
Equity 20 29 25 6 9 5

2 3 2

Value Blend Growth

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

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.12	4.86
Cash	0.21	2.41
Bonds	9.41	4.75
Non-US Stocks	36.46	33.17
US Stocks	53.80	54.80
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund		Bench		Categ	an. A				
		runa	Bmark	cat	Fund	1 '	Bench	mark	U Categ	ory Ave	rage		,	
Դ	Cyclical	35.96	40.05	36.21										
A.	Basic Materials	4.79	5.36	4.57										
A	Consumer Cyclical	12.15	11.08	12.10										
æ	Financial Services	15.50	15.68	15.01										
æ	Real Estate	3.52	7.93	4.53			•							
W	Sensitive	42.92	38.01	42.28									•	0
	Communication Services	9.36	6.77	9.38										
ð	Energy	3.36	3.54	3.09		0								
Ф	Industrials	10.83	12.18	10.51										
	Technology	19.37	15.52	19.30										
→	Defensive	21.12	21.95	21.52			_							
	Consumer Defensive	6.57	7.21	6.19			٠							
٠	Healthcare	11.93	11.78	12.51										
•	Utilities	2.62	2.96	2.82										
					0%	5	10	15	20	25	30	35	40	45

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
O Vanguard Total Stock Mkt Idx Inv	_	54.12	54.12	_	_
○ Vanguard Total Intl Stock Index Inv	_	36.33	90.46	_	_
○ Vanguard Total Bond Market II Idx Inv	_	6.54	97.00	_	_
○ Vanguard Total Intl Bd Idx Investor	_	2.86	99.86	_	_
Vanguard Total Intl Bd II Idx Investor	-	0.14	100.00	-	_
⊖ Us Dollar	-	0.00	100.00	-	_

Total Holdings 6



Vanguard Target Retirement 2060 Inv VTTSX

Morningstar Category Target-Date 2060+ Morningstar Index Morningstar Lifetime Mod 2060 TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

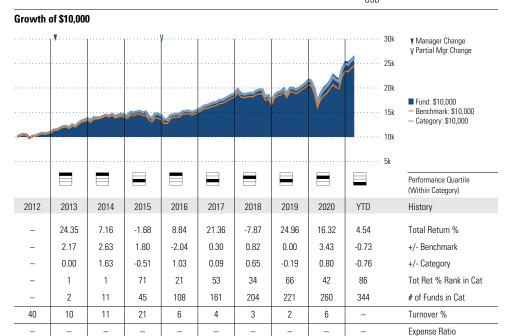
Performance: The fund has finished in the Target-Date 2060+ category's top three quartiles in 8 of the 8 years it's been in existence.

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

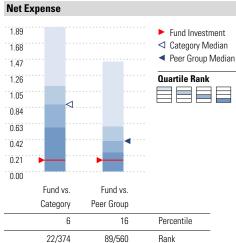
Net Expense: The fund's expense ratio of 0.15 is
 79.45% lower than the Target-Date 2060+ category average.

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.







3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	1.50	_	1.07
Beta	0.94	_	0.96
R-Squared	99.26	_	98.61
Standard Deviation	16.59	17.51	16.99
Sharpe Ratio	0.69	0.60	0.66
Tracking Error	1.74	_	2.06
Information Ratio	0.63	_	0.41
Up Capture Ratio	99.16	_	99.99
Down Capture Ratio	93.21	_	95.97

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.54	23.62	25.34
Price/Book Ratio	2.68	2.44	2.83
Avg Eff Duration	7.09	-	6.00



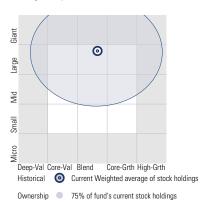
Vanguard Target Retirement 2060 Inv VTTSX

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 20 29 25 6 9 5

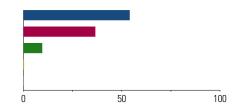


Mid Small Ltd M Duration

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



Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.12	3.50
Cash	0.15	1.88
Bonds	9.40	5.88
Non-US Stocks	36.41	34.17
US Stocks	53.92	54.56
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-	31-2021			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<mark>Դ</mark>	Cyclical	35.94	40.32	36.04	
ů.	Basic Materials	4.78	5.42	4.65	
Д	Consumer Cyclical	12.15	11.13	12.08	
,	Financial Services	15.49	15.71	15.13	
æ	Real Estate	3.52	8.06	4.18	
M	Sensitive	42.93	37.90	42.53	
	Communication Services	9.37	6.76	9.41	
•	Energy	3.36	3.55	3.23	
Ģ	Industrials	10.83	12.16	10.61	
	Technology	19.37	15.43	19.28	
→	Defensive	21.13	21.77	21.43	
=	Consumer Defensive	6.57	7.18	6.32	
٠	Healthcare	11.93	11.65	12.37	
•	Utilities	2.63	2.94	2.74	
					0% 5 10 15 20 25 30 35 40 4

Top 6 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Total Stock Mkt Idx Inv	_	54.24	54.24	_	_
○ Vanguard Total Intl Stock Index Inv	_	36.28	90.52	_	-
○ Vanguard Total Bond Market II Idx Inv	_	6.71	97.23	_	-
⊕ Vanguard Total Intl Bd Idx Investor	_	2.69	99.92	_	-
◆ Vanguard Total Intl Bd II ldx Investor	_	0.14	100.06	-	_
⊕ Us Dollar	_	0.06	100.12	_	_

Total Holdings 6



Vanguard Target Retirement Income Inv VTINX

Morningstar Category Target-Date Retirement Morningstar Index Morningstar Lifetime Mod Incm TR USD

Portfolio Manager(s)

Walter Nejman since 02-2013 William Coleman since 02-2013

Quantitative Screens

Performance: The fund has finished in the Target-Date Retirement 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.

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

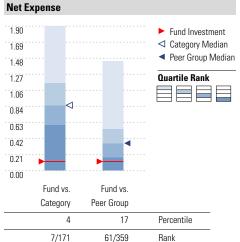
Net Expense: The fund's expense ratio of 0.12 is 82.86% lower than the Target-Date Retirement category average.

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.





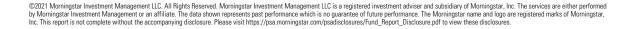


61/359 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.79	_	-0.49
Beta	0.84	_	0.95
R-Squared	97.46	_	94.17
Standard Deviation	6.10	7.16	7.03
Sharpe Ratio	0.92	0.84	0.74
Tracking Error	1.50	_	2.07
Information Ratio	-0.23	_	-0.36
Up Capture Ratio	86.24	_	89.61
Down Capture Ratio	75.30	_	91.11

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	24.39	25.36	24.96
Price/Book Ratio	2.66	2.74	2.71
Avg Eff Duration	6.09	5.06	6.29



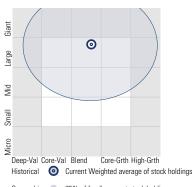


Vanguard Target Retirement Income Inv VTINX

Morningstar Category Target-Date Retirement **Morningstar Index** Morningstar Lifetime Mod Incm TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Ownership 75% of fund's current stock holdings

Style Breakdown

Equity

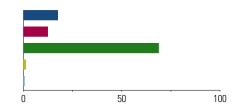
-quit,			
20	29	25	Large
5	9	5	Mid
2	3	2	Small
Value	Blend	Growth	



Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Total	100.00	100.00
Other	0.44	12.07
Cash	1.17	6.43
Bonds	68.71	54.34
Non-US Stocks	12.28	9.55
US Stocks	17.39	17.60
Asset Class	Net %	Cat%

		Fund	Bmark	Cat	Fund	Bench	mark	Cate	gory Ave	erage	_
b	Cyclical	36.33	39.33	38.60							
	Basic Materials	4.80	4.56	4.27							
-	Consumer Cyclical	12.10	10.24	11.32			Ė				
<u></u>	Financial Services	15.92	14.74	14.84							
b	Real Estate	3.51	9.79	8.17							
NF	Sensitive	42.68	37.87	40.54							
	Communication Services	9.29	6.83	8.36							
•	Energy	3.38	3.29	3.15							
þ	Industrials	10.81	11.64	10.45		 0					
1	Technology	19.20	16.11	18.58							
+	Defensive	20.99	22.81	20.87		_			1		
Ę	Consumer Defensive	6.56	7.23	6.56		۲					
1	Healthcare	11.83	12.63	11.24		<u> </u>	'				
2	Utilities	2.60	2.95	3.07							

Top 7 Holdings as of 03-31-2021					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Vanguard Total Bond Market II Idx Inv	_	37.32	37.32	_	_
─ Vanguard Total Stock Mkt Idx Inv	_	17.49	54.82	_	_
─ Vanguard Shrt-Term Infl-Prot Sec Idx Inv	-	16.98	71.79	_	-
─ Vanguard Total Intl Bd Idx Investor	_	16.01	87.81	_	_
O Vanguard Total Intl Stock Index Inv	-	12.11	99.91	-	_
⊕ Vanguard Total Intl Bd II Idx Investor	-	0.09	100.00	_	_
⊕ Us Dollar	-	0.00	100.01	_	_

Total Holdings 7

Vanguard Total Bond Market Index Adm VBTLX

80

73

72

0.07

84

0.06

0.05

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

Turnover %

Expense Ratio

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.05 is 91.67% lower than the Intermediate Core Bond category average.

Morningstar Investment Management LLC Analysis

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

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2012 2013 2014 2015 2016 2017 2018 2019 2020 YTD History 4.15 -2.15 5.89 0.40 2.60 3.56 -0.03 8.71 7.72 -3.61 Total Return % -0.13 -0.06 -0.08 -0.15 -0.05 0.02 -0.04 -0.01 0.21 -0.24+/- Benchmark -0.63 -2.86 -0.73 0.71 0.66 -0.15 0.47 0.65 0.20 -0.65 +/- Category 83 67 30 28 63 56 31 34 45 84 Tot Ret % Rank in Cat 540 454 450 436 441 # of Funds in Cat 532 478 491 427 422



54

0.05

31

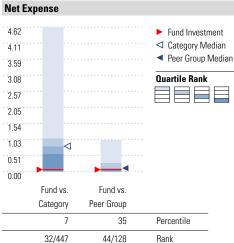
0.05

79

0.05

55

0.05



3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	-0.17	-	0.10
Beta	1.03	-	0.98
R-Squared	99.22	_	84.44
Standard Deviation	3.69	3.56	3.81
Sharpe Ratio	0.89	0.93	0.88
Tracking Error	0.34	-	1.48
Information Ratio	-0.08	-	-0.12
Up Capture Ratio	101.14	-	101.31
Down Capture Ratio	103.95	_	104.11

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.63	4.43	5.73
Avg Eff Maturity	8.50	_	7.22



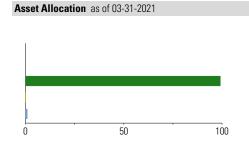
Duration

Vanguard Total Bond Market Index Adm VBTLX

Morningstar Category Intermediate Core Bond Morningstar Index

BBgBarc US Agg Bond TR USD

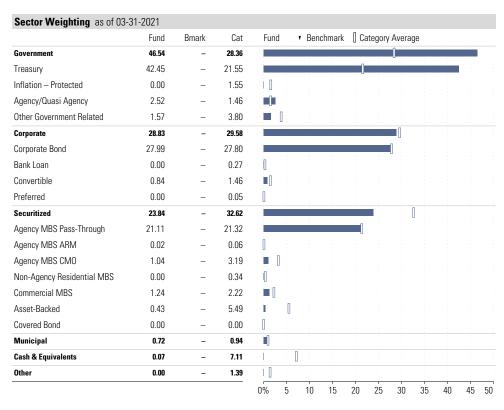
Style	Anal	ysis	as	of 03-31-
•	Breakd	lown		
Fixed I	ncome			Quality
				High
				Mid
				Low
Ltd	Mod	Ext		



Total	100.00	100.00
Other	0.83	2.93
Cash	0.07	1.09
Bonds	99.10	95.97
Non-US Stocks	0.00	0.00
US Stocks	0.00	0.00
Asset Class	Net %	Cat%

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	68.59	3.53	42.58
AA	3.12	74.59	12.15
A	12.15	10.82	25.40
BBB	16.16	8.32	14.73
BB	0.00	0.28	2.23
В	0.00	0.00	2.06
Below B	0.01	0.00	0.76
Not Rated	-0.03	2.46	0.10

-2021



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Federal National Mortgage Association 2.19%	_	0.78	0.78	_
United States Treasury Notes	_	0.72	1.49	_
⊕ United States Treasury Notes	_	0.57	2.07	_
⊕ United States Treasury Notes	_	0.49	2.55	_
⊕ United States Treasury Notes	_	0.42	2.97	_
United States Treasury Notes	-	0.40	3.37	_
United States Treasury Notes	_	0.40	3.77	_
→ Federal National Mortgage Association 2.5%	_	0.39	4.16	_
United States Treasury Notes	_	0.39	4.56	_
United States Treasury Notes	_	0.39	4.94	_

Total Holdings 18592

