

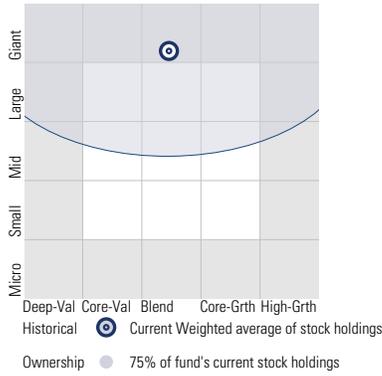
American Funds Invmt Co of Amer R6 RICGX

Morningstar Category
Large Blend

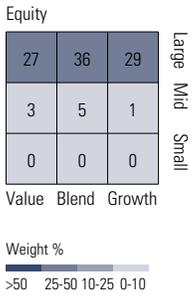
Morningstar Index
S&P 500 TR USD

Style Analysis as of 03-31-2021

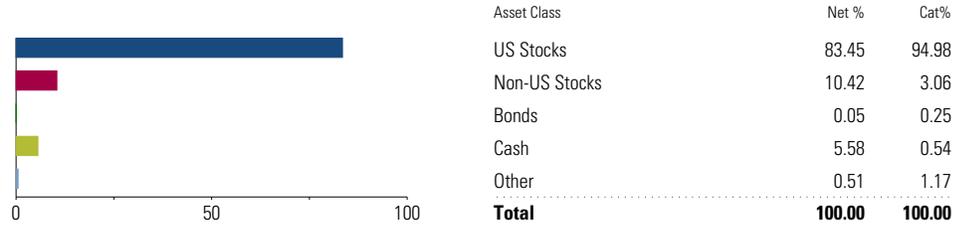
Morningstar Style Box™



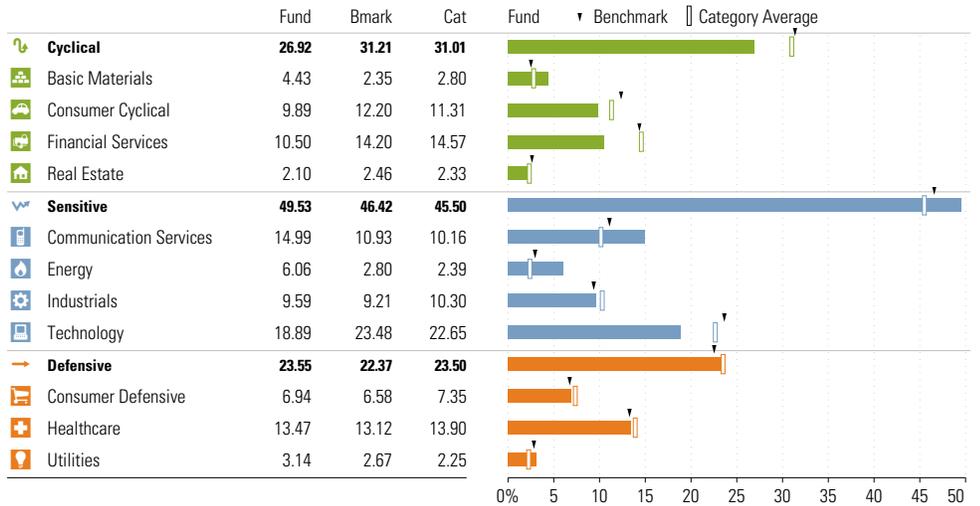
Style Breakdown



Asset Allocation as of 03-31-2021



Sector Weighting as of 03-31-2021



Top 15 Holdings as of 03-31-2021

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	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

⊕ Increase ⊖ Decrease ✨ New to Portfolio

PIMCO Commodity Real Ret Strat Instl PCRIX

Morningstar Category
Commodities Broad Basket

Morningstar Index
Bloomberg Commodity TR USD

Portfolio Manager(s)

Nicholas Johnson since 01-2015
Greg Sharenow since 11-2018
Stephen Rodosky since 01-2019

Quantitative Screens

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

Management: The fund's management has been in place for 6.25 years.

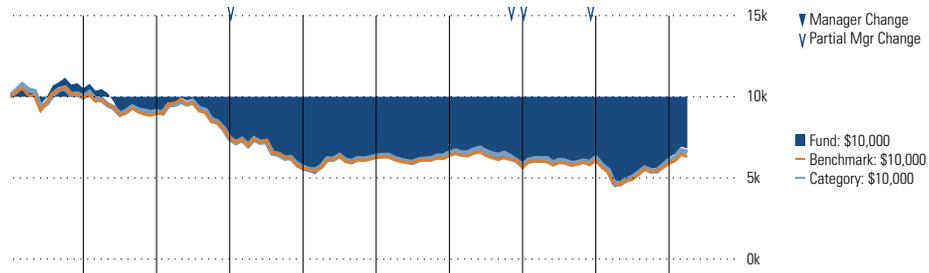
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 1.33 is 19.82% higher than the Commodities Broad Basket category average.

Morningstar Investment Management LLC Analysis

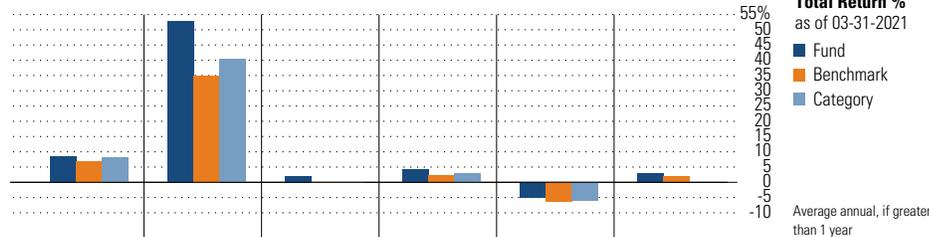
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Growth of \$10,000



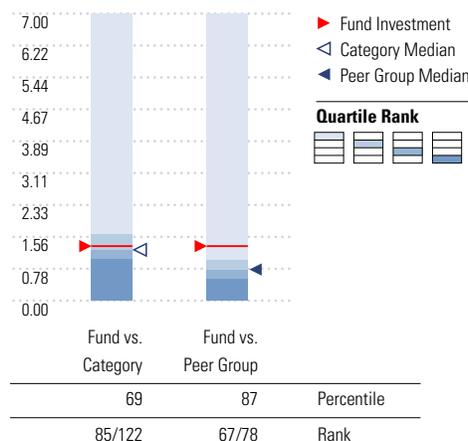
	Performance Quartile (Within Category)										History
	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	
	5.31	-14.81	-18.06	-25.70	14.54	2.70	-13.77	12.27	0.82	8.63	Total Return %
	6.37	-5.29	-1.05	-1.04	2.77	1.00	-2.52	4.58	3.94	1.71	+/- Benchmark
	5.93	-6.08	-0.08	-1.71	2.38	-0.96	-2.25	4.40	3.91	0.49	+/- Category
	1	87	58	66	21	61	77	10	31	36	Tot Ret % Rank in Cat
	122	157	145	173	147	140	128	132	125	122	# of Funds in Cat
	177	57	49	123	111	176	148	226	262	-	Turnover %
	-	-	0.74	0.74	0.74	0.74	1.24	1.46	1.33	-	Expense Ratio

Trailing Performance



	3 Month	1 Year	3 year	5 year	10 year	Since Inception	
	8.63	52.89	2.07	4.15	-5.18	2.81	Fund Return %
	6.92	35.04	-0.20	2.31	-6.28	1.93	Benchmark Return %
	8.14	40.30	0.00	2.98	-6.11	-	Category Average %
	36	12	19	32	38	-	% Rank in Category
	122	119	104	90	57	-	# of Funds in Category

Net Expense



3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	2.65	-	0.58
Beta	1.21	-	1.09
R-Squared	96.31	-	82.54
Standard Deviation	18.10	14.69	17.90
Sharpe Ratio	0.13	-0.03	0.00
Tracking Error	4.64	-	7.86
Information Ratio	0.49	-	0.02
Up Capture Ratio	121.64	-	110.36
Down Capture Ratio	109.70	-	109.82

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	12.32	-	-
Price/Book Ratio	1.51	-	1.63
Geom Avg Mkt Cap \$B	20.09	-	34.47
ROE	16.78	-	-2.14

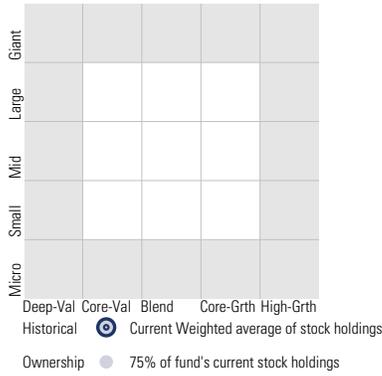
Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

PIMCO Commodity Real Ret Strat Instl PCRIX

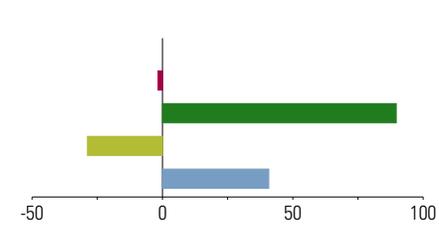
Morningstar Category: Commodities Broad Basket
 Morningstar Index: Bloomberg Commodity TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™

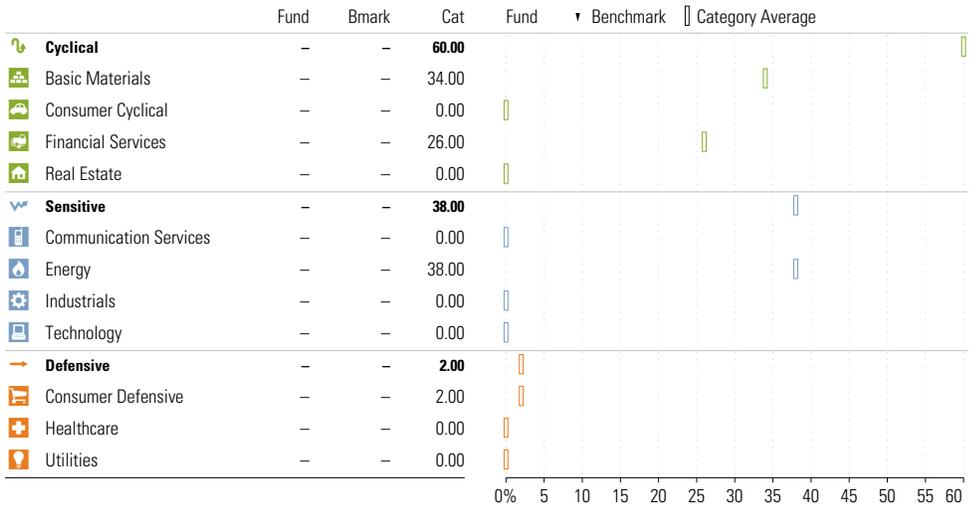


Asset Allocation as of 03-31-2021

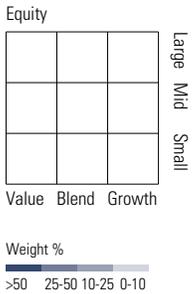


Asset Class	Net %	Cat%
US Stocks	0.00	0.22
Non-US Stocks	-1.68	0.30
Bonds	89.67	25.15
Cash	-28.75	62.28
Other	40.77	12.04
Total	100.00	100.00

Sector Weighting as of 03-31-2021



Style Breakdown



Top 15 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Pimco Cayman Comdty Fd Ltd Instl	28.80	28.80	--	--
⊕ 2 Year Treasury Note Future Mar 21	19.57	48.37	--	--
⊕ 10 Year Treasury Note Future Mar 21	15.68	64.05	--	--
⊖ Cash Offset	11.79	75.84	--	--
⊕ 5 Year Treasury Note Future Mar 21	10.57	86.41	--	--
⊕ U S TIPS REV REPO	9.42	95.83	--	--
✱ Offset: Unsettled Trades	9.26	105.10	--	--
⊕ U S TIPS REV REPO	8.54	113.63	--	--
⊕ EUROPEAN MONETARY UNION EURO Sold	6.70	120.33	--	--
⊕ EUROPEAN MONETARY UNION EURO Purchased	6.70	127.03	--	--
⊕ Euro Bobl Future Mar 21	6.54	133.57	--	--
⊕ U S TIPS REV REPO	6.34	139.91	--	--
⊕ US Treasury Bond Future Mar 21	6.15	146.05	--	--
⊕ Federal National Mortgage Association 4%	6.10	152.15	--	--
⊕ Fin Fut Euro-Schatz 2Yr Eux 03/08/21	5.95	158.10	--	--

Total Holdings 655

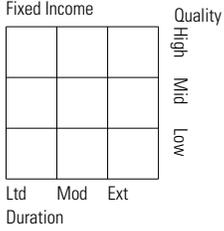
⊕ Increase ⊖ Decrease ✱ New to Portfolio

PIMCO International Bond (USD-Hdg) Instl PFORX

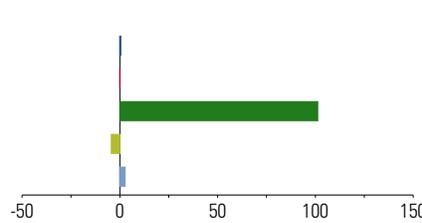
Morningstar Category
World Bond-USD Hedged
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2021

Style Breakdown



Asset Allocation as of 03-31-2021

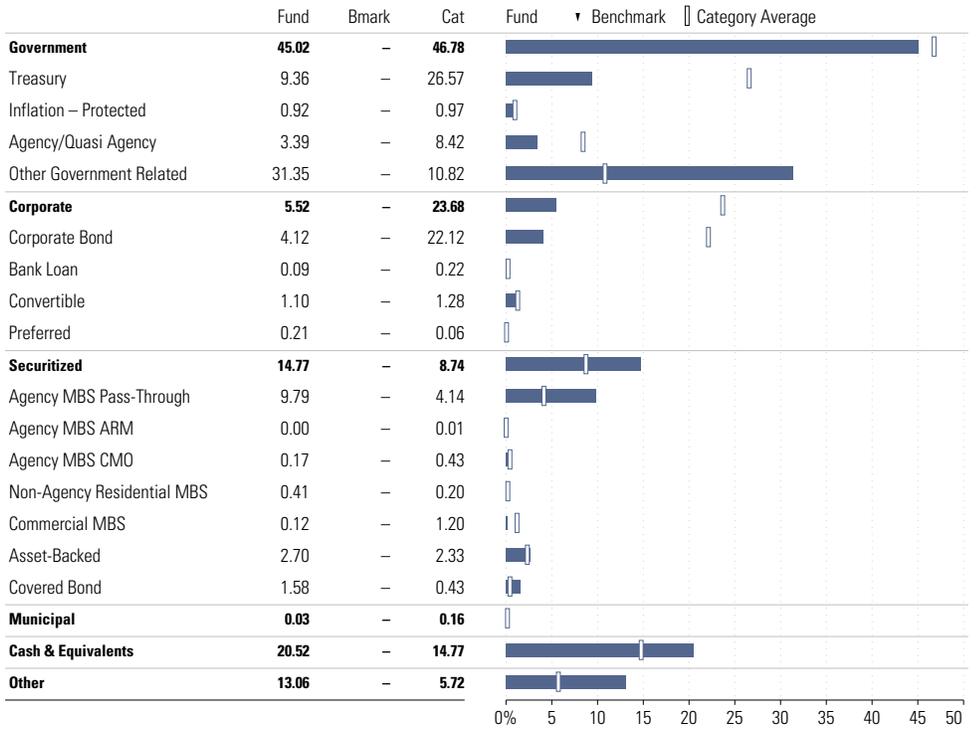


Asset Class	Net %	Cat%
US Stocks	0.44	0.00
Non-US Stocks	0.04	0.06
Bonds	101.18	102.08
Cash	-4.37	-0.59
Other	2.70	-1.55
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	41.00	3.53	39.13
AA	24.00	74.59	18.21
A	8.00	10.82	21.24
BBB	20.00	8.32	17.10
BB	3.00	0.28	1.81
B	1.00	0.00	0.05
Below B	3.00	0.00	0.00
Not Rated	0.00	2.46	2.46

Sector Weighting as of 03-31-2021



Top 10 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
✳ Offset: Unsettled Trades	-	24.47	24.47	-
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Pay	03-2022	24.30	48.77	-
⊕ IRS USD R 3ML/1ML+9.125 03/18/21-22 CME Receive	03-2022	24.29	73.07	-
⊖ Cash Offset	-	16.02	89.08	-
⊕ IRS EUR -0.50000 06/16/21-5Y LCH Pay	06-2026	11.67	100.75	-
⊕ IRS EUR -0.50000 06/16/21-5Y LCH Receive	06-2026	11.63	112.38	-
⊕ Federal National Mortgage Association 2%	03-2051	9.36	121.73	-
⊕ CHINESE - YUAN RENMINBI (CNH) Purchased	03-2021	9.29	131.03	-
⊕ CHINESE - YUAN RENMINBI (CNH) Sold	03-2021	9.29	140.32	-
Irs Usd 0.55000 01/15/21-10Y Cme Pay	01-2031	9.20	149.52	-

Total Holdings 1790

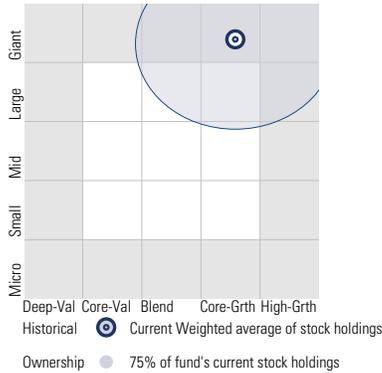
⊕ Increase ⊖ Decrease ✳ New to Portfolio

State St Russell Lg Cap Gr® Indx NL CI C

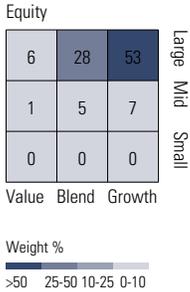
Morningstar Category
Large Growth

Morningstar Index
Russell 1000 Growth TR USD

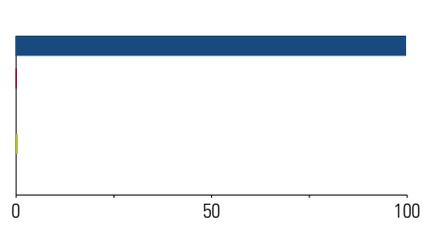
Style Analysis as of 03-31-2021
Morningstar Style Box™



Style Breakdown

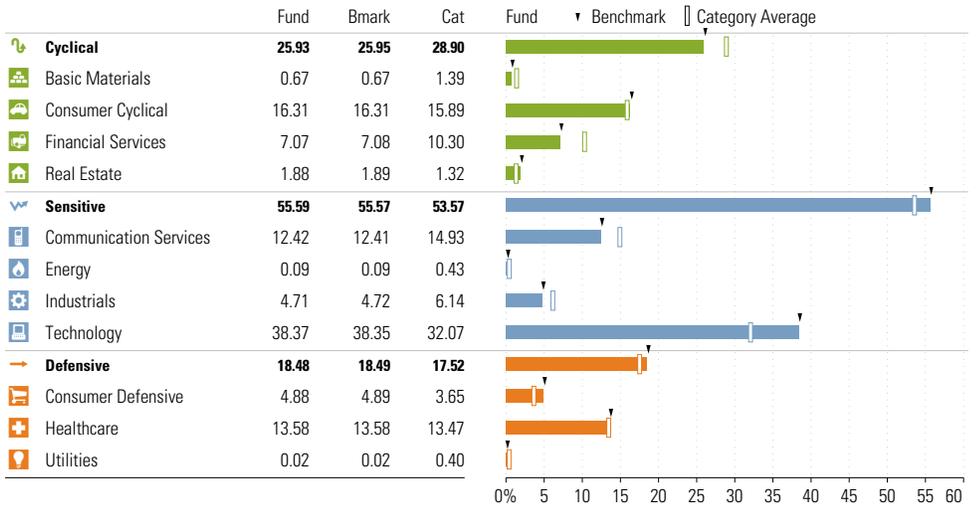


Asset Allocation as of 03-31-2021



Asset Class	Net %	Cat%
US Stocks	99.60	91.92
Non-US Stocks	0.10	6.03
Bonds	0.00	0.11
Cash	0.30	1.35
Other	0.00	0.60
Total	100.00	100.00

Sector Weighting as of 03-31-2021



Top 15 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	10.36	10.36	-7.79	Technology
Microsoft Corp	9.45	19.80	6.25	Technology
Amazon.com Inc	7.02	26.82	-5.00	Consumer Cyclical
Facebook Inc A	3.78	30.61	7.82	Communication Svc
Tesla Inc	2.74	33.34	-5.35	Consumer Cyclical
Alphabet Inc A	2.57	35.92	17.68	Communication Svc
Alphabet Inc Class C	2.50	38.42	18.08	Communication Svc
Visa Inc Class A	1.91	40.33	-3.05	Financial Services
NVIDIA Corp	1.69	42.02	2.28	Technology
Mastercard Inc A	1.68	43.70	-0.13	Financial Services
UnitedHealth Group Inc	1.56	45.26	6.46	Healthcare
PayPal Holdings Inc	1.53	46.79	3.69	Financial Services
Adobe Inc	1.22	48.01	-4.95	Technology
Netflix Inc	1.19	49.20	-3.53	Communication Svc
AbbVie Inc	0.96	50.16	2.21	Healthcare

Total Holdings 470

⊕ Increase ⊖ Decrease ✨ New to Portfolio

State St Russell Sm Cap® Gr Indx NL CI C

Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Management Team since 09-2009

Quantitative Screens

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

✔ *Management:* The fund's management has been in place for 11.66 years.

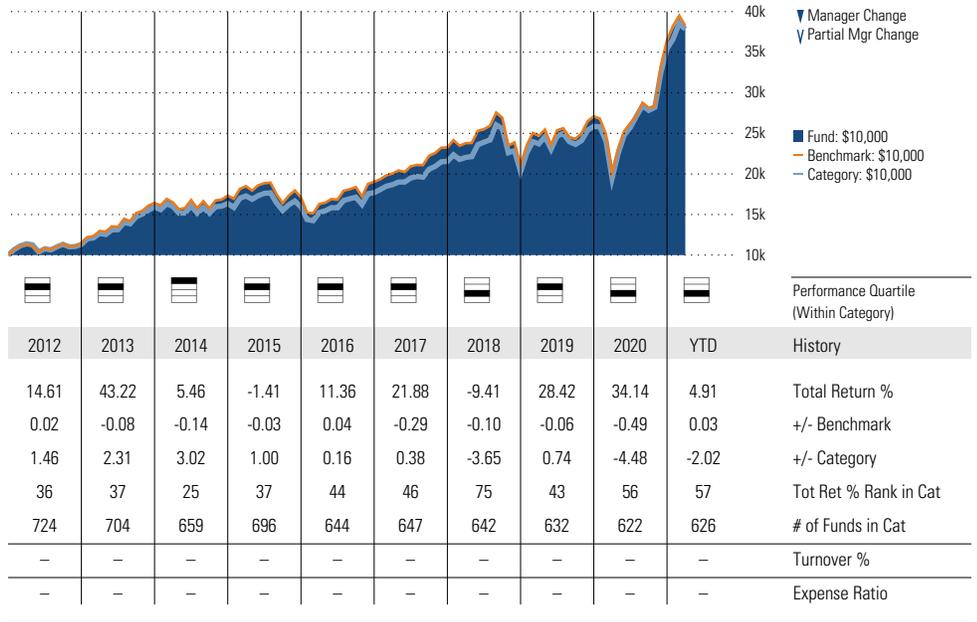
✔ *Style:* The fund has landed in its primary style box — Small Growth — 100 % of the time over the past three years.

✔ *Net Expense:* The fund's expense ratio of 0.05 is 95.54% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

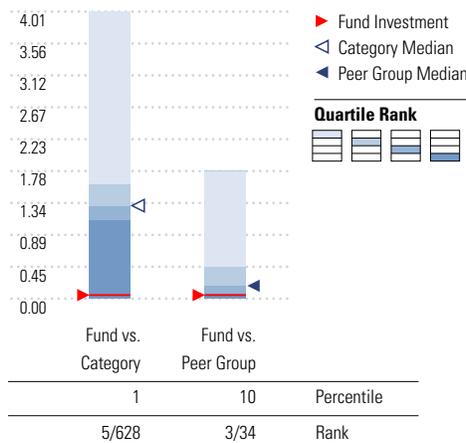
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	-0.14	-	-0.16
Beta	1.00	-	0.97
R-Squared	100.00	-	95.16
Standard Deviation	25.52	25.53	25.29
Sharpe Ratio	0.69	0.69	0.67
Tracking Error	0.12	-	4.97
Information Ratio	-1.37	-	-0.25
Up Capture Ratio	99.68	-	95.98
Down Capture Ratio	100.06	-	96.82

Portfolio Metrics

Metric	Fund	Bmark	Cat
Price/Earnings Ratio	29.94	29.90	36.31
Price/Book Ratio	5.36	5.35	5.56
Geom Avg Mkt Cap \$B	3.28	3.28	5.69
ROE	0.58	0.60	1.29

State St Russell Sm Cp® Val Indx NL CI C

Morningstar Category

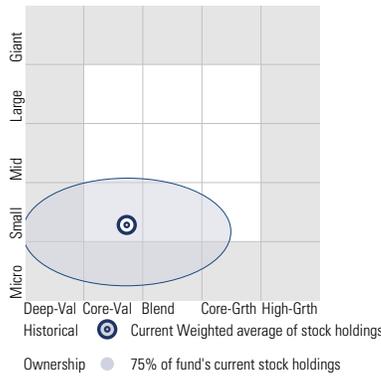


Morningstar Index

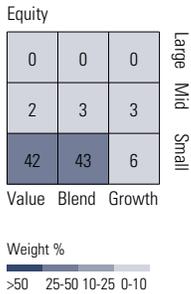
Russell 2000 Value TR USD

Style Analysis as of 03-31-2021

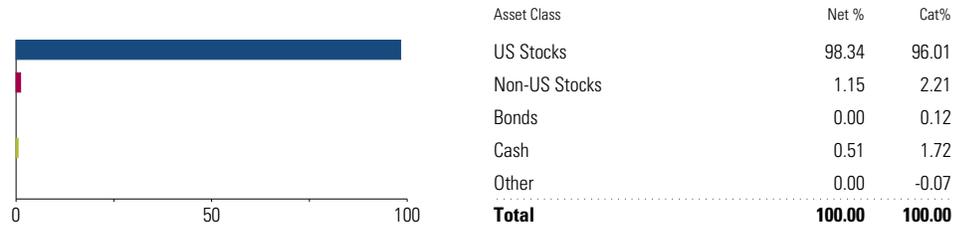
Morningstar Style Box™



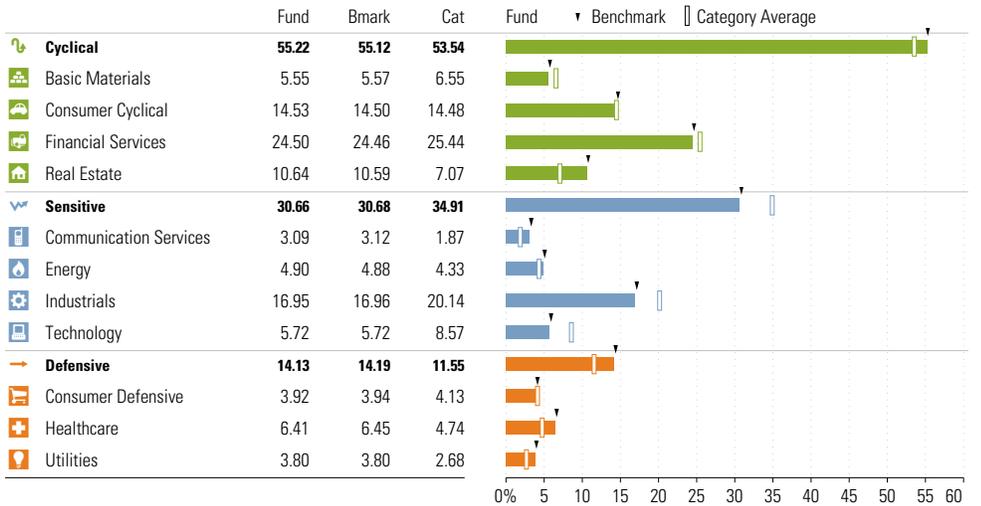
Style Breakdown



Asset Allocation as of 03-31-2021



Sector Weighting as of 03-31-2021



Top 15 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Darling Ingredients Inc	0.81	0.81	27.57	Consumer Defensive
⊕ GameStop Corp Class A	0.74	1.54	907.54	Consumer Cyclical
⊕ E-Mini Russ 2000 Jun21 Xcme 20210618	0.69	2.24	—	—
⊕ Cleveland-Cliffs Inc	0.61	2.85	38.12	Basic Materials
⊕ Novavax Inc	0.56	3.41	62.60	Healthcare
⊕ Penn National Gaming Inc	0.56	3.96	21.38	Consumer Cyclical
⊕ Performance Food Group Co	0.51	4.47	21.00	Consumer Defensive
⊕ United States Steel Corp	0.47	4.94	56.11	Basic Materials
⊖ State Street Corporation Short Term Investment Fund	0.46	5.40	—	—
⊕ Caesars Entertainment Inc	0.44	5.85	17.75	Consumer Cyclical
⊕ Stifel Financial Corp	0.44	6.28	27.25	Financial Services
⊕ Ovintiv Inc	0.42	6.71	66.53	Energy
⊕ Alcoa Corp	0.42	7.12	40.95	Basic Materials
⊕ Marriott Vacations Worldwide Corp	0.42	7.54	26.93	Consumer Cyclical
⊕ EMCOR Group Inc	0.38	7.93	22.77	Industrials

Total Holdings 1437

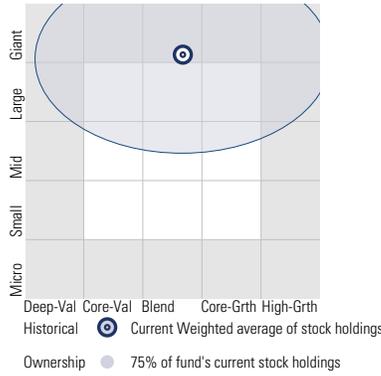
⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard 500 Index Admiral VFIAX

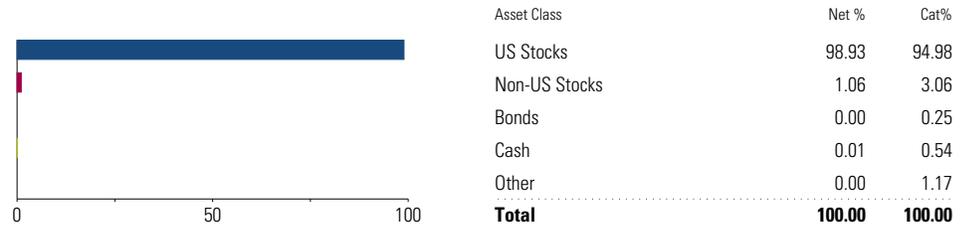
Morningstar Category
Large Blend

Morningstar Index
S&P 500 TR USD

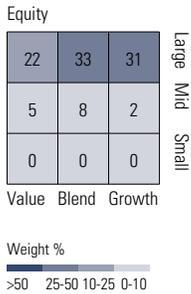
Style Analysis as of 03-31-2021
Morningstar Style Box™



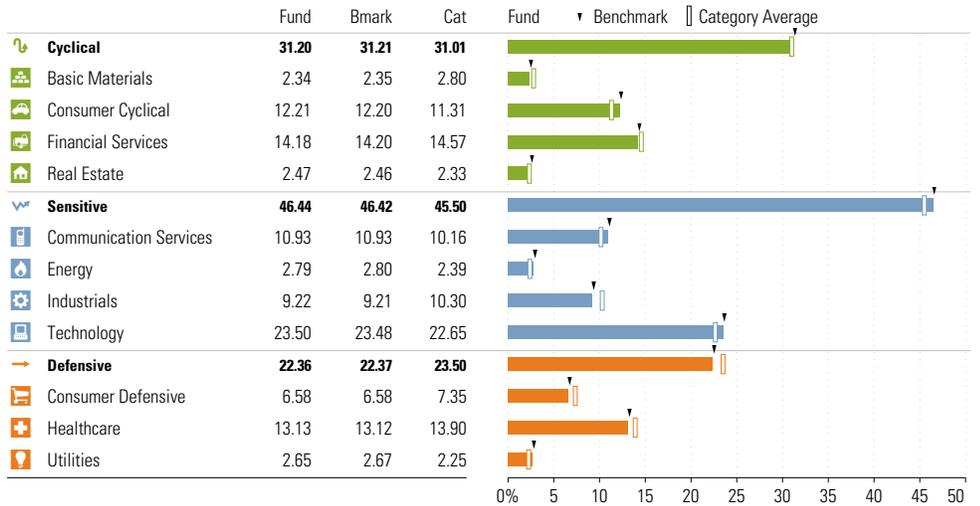
Asset Allocation as of 03-31-2021



Style Breakdown



Sector Weighting as of 03-31-2021



Top 15 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	5.74	5.74	-7.79	Technology
Microsoft Corp	5.29	11.03	6.25	Technology
Amazon.com Inc	3.94	14.97	-5.00	Consumer Cyclical
Facebook Inc A	2.11	17.08	7.82	Communication Svc
Alphabet Inc A	1.85	18.93	17.68	Communication Svc
Alphabet Inc Class C	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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

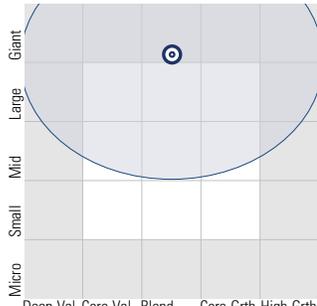
Vanguard Emerging Mkts Stock Idx Adm VEMAX

Morningstar Category
Diversified Emerging Mkts

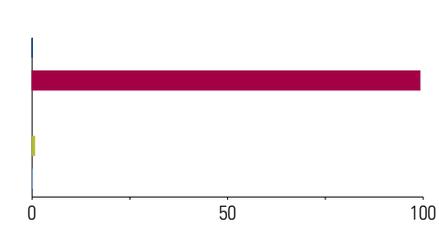
Morningstar Index
MSCI EM NR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Asset Allocation as of 03-31-2021

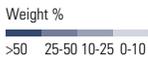


Asset Class	Net %	Cat%
US Stocks	0.05	2.94
Non-US Stocks	99.18	94.85
Bonds	0.00	-0.22
Cash	0.65	2.29
Other	0.11	0.15
Total	100.00	100.00

Style Breakdown

Equity

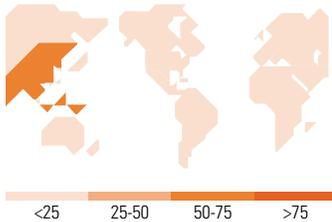
	Value	Blend	Growth	
Large	20	35	23	Large Mid Small
Mid	7	8	4	
Small	2	2	1	



Sector Weighting as of 03-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	46.48	44.27	42.44			
Basic Materials	8.58	8.04	5.86			
Consumer Cyclical	15.71	15.60	16.48			
Financial Services	18.81	18.24	18.31			
Real Estate	3.38	2.39	1.79			
Sensitive	40.04	43.27	43.83			
Communication Services	12.32	13.08	13.11			
Energy	5.23	4.84	3.58			
Industrials	5.70	4.09	4.72			
Technology	16.79	21.26	22.42			
Defensive	13.49	12.45	13.74			
Consumer Defensive	6.07	5.92	7.92			
Healthcare	4.78	4.58	4.69			
Utilities	2.64	1.95	1.13			

World Regions % Equity 03-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Market Maturity	Fund %
Greater Asia	77.97	75.79	Americas	8.31	11.82	Greater Europe	13.72	12.38	Developed Markets	20.48
Japan	0.00	0.12	North America	0.04	2.31	United Kingdom	0.00	0.69	Emerging Markets	79.52
Australasia	0.01	0.02	Central/Latin	8.27	9.51	W euro-ex UK	0.32	2.11	Not Available	0.00
Asia-4 Tigers	17.98	26.94				Emrgng Europe	3.66	5.37		
Asia-ex 4 Tigers	59.98	48.71				Africa	9.74	4.21		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Tencent Holdings Ltd	5.75	5.75	7.77	Communication Svc
⊕ Alibaba Group Holding Ltd Ordinary Shares	5.04	10.79	–	Consumer Cyclical
⊕ Taiwan Semiconductor Manufacturing Co Ltd	4.62	15.42	11.23	Technology
⊖ Taiwan Semiconductor Manufacturing Co Ltd ADR	1.94	17.36	8.80	Technology
⊕ Meituan	1.78	19.14	9.91	Consumer Cyclical
<hr/>				
⊕ Naspers Ltd Class N	1.28	20.41	21.79	Communication Svc
⊕ Reliance Industries Ltd Shs Dematerialised	1.09	21.50	0.90	Energy
⊕ China Construction Bank Corp Class H	0.97	22.47	11.04	Financial Services
⊕ JD.com Inc ADR	0.91	23.39	-4.06	Consumer Cyclical
⊕ Ping An Insurance (Group) Co. of China Ltd Class H	0.90	24.29	-2.68	Financial Services

Total Holdings 4298

⊕ Increase ⊖ Decrease ✱ New to Portfolio

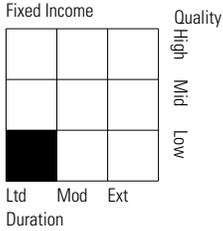
Vanguard High-Yield Corporate Adm VWEX

Morningstar Category
High Yield Bond

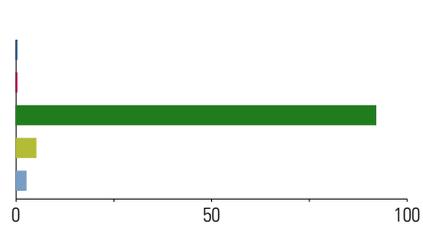
Morningstar Index
ICE BofA US High Yield TR USD

Style Analysis as of 03-31-2021

Style Breakdown



Asset Allocation as of 03-31-2021

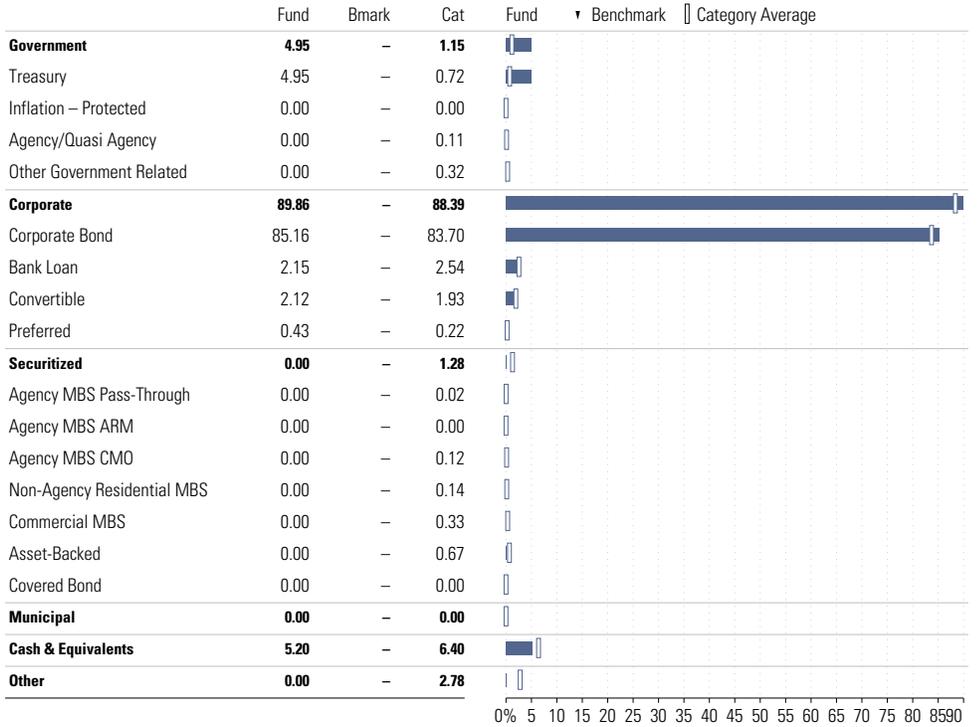


Asset Class	Net %	Cat%
US Stocks	0.21	0.95
Non-US Stocks	0.21	0.04
Bonds	91.98	91.27
Cash	5.07	5.07
Other	2.54	2.68
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	5.79	—	0.73
AA	0.02	—	0.04
A	0.00	—	1.44
BBB	4.07	—	3.51
BB	53.94	—	31.76
B	28.49	—	36.53
Below B	6.30	—	23.42
Not Rated	1.39	—	2.57

Sector Weighting as of 03-31-2021



Top 10 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
T-Mobile US, Inc.	—	1.10	1.10	—
⊕ United States Treasury Notes	—	1.00	2.10	—
⊕ United States Treasury Notes	—	0.99	3.09	—
⊕ United States Treasury Notes	—	0.99	4.08	—
⊕ United States Treasury Notes	—	0.98	5.06	—
⊕ United States Treasury Notes	—	0.98	6.03	—
⊕ Credit Agricole Triparty Tsy	—	0.97	7.00	—
United States Treasury Notes	—	0.89	7.89	—
⊕ Boa-Mtg Triparty Repo	—	0.88	8.77	—
⊕ Jpm Triparty Treasury	—	0.76	9.52	—

Total Holdings 607

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Portfolio Manager(s)

Gemma Wright-Casparius since 08-2011

Quantitative Screens

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

Management: The fund's management has been in place for 9.62 years.

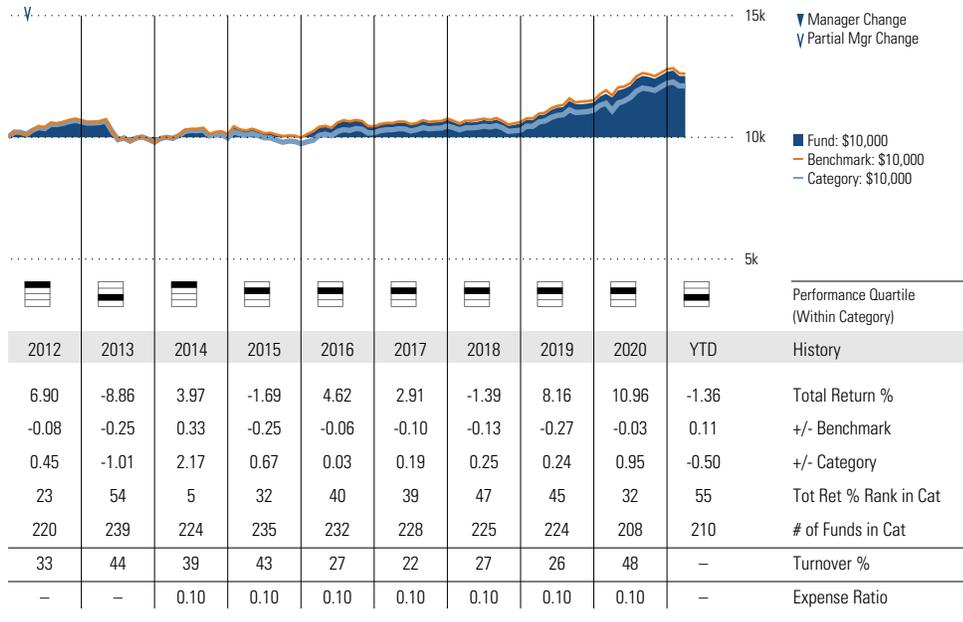
Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 84.38% 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.

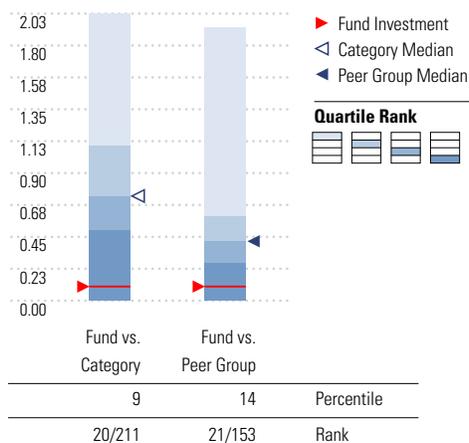
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

Metric	Fund	Bmark	Cat
Alpha	0.25	-	-0.16
Beta	0.94	-	0.92
R-Squared	98.21	-	77.06
Standard Deviation	3.71	3.90	4.26
Sharpe Ratio	1.12	1.08	0.91
Tracking Error	0.54	-	2.22
Information Ratio	-0.12	-	-0.46
Up Capture Ratio	96.61	-	89.88
Down Capture Ratio	92.60	-	93.36

Portfolio Metrics

Metric	Fund	Bmark	Cat
Avg Eff Duration	7.26	4.52	7.70
Avg Eff Maturity	7.70	-	8.21

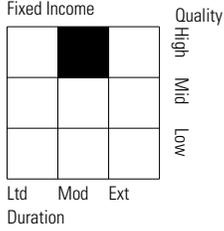
Vanguard Inflation-Protected Secs Adm VAIPX

Morningstar Category
Inflation-Protected Bond

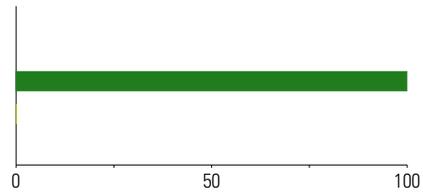
Morningstar Index
BBgBarc US Treasury US TIPS TR USD

Style Analysis as of 03-31-2021

Style Breakdown



Asset Allocation as of 03-31-2021

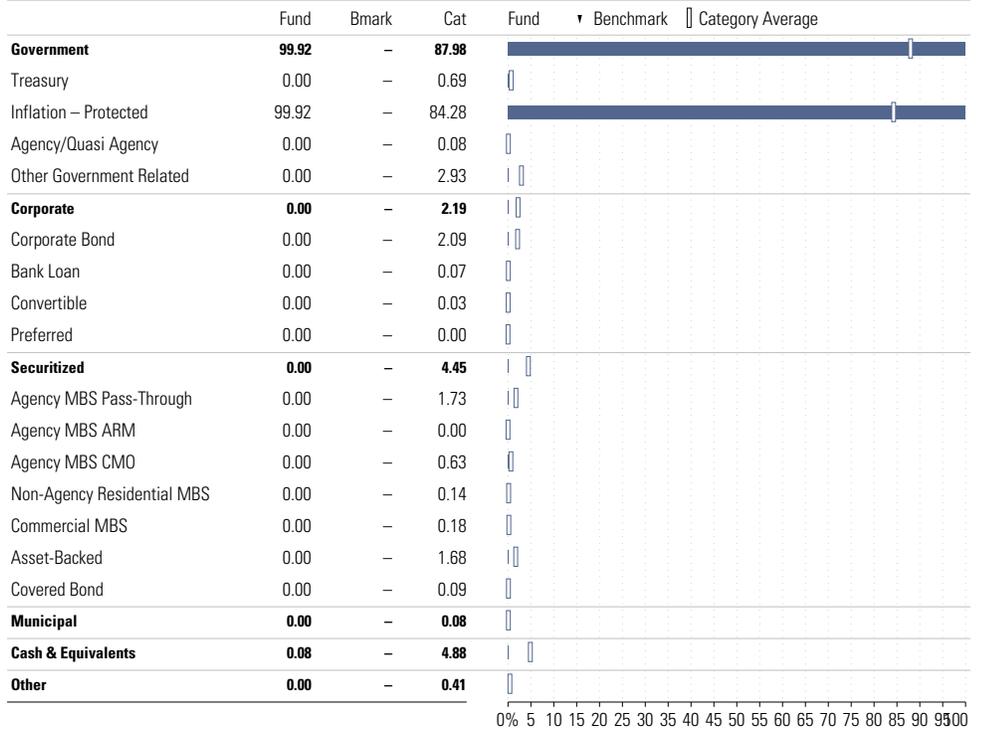


Asset Class	Net %	Cat%
US Stocks	0.00	0.02
Non-US Stocks	0.00	0.01
Bonds	99.92	95.35
Cash	0.08	4.05
Other	0.00	0.57
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	99.91	0.00	97.43
AA	0.00	99.60	0.07
A	0.00	0.00	0.30
BBB	0.00	0.00	0.85
BB	0.00	0.00	0.52
B	0.00	0.00	0.06
Below B	0.00	0.00	0.01
Not Rated	0.09	0.40	0.76

Sector Weighting as of 03-31-2021



Top 10 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ United States Treasury Notes	-	4.76	4.76	-
⊕ United States Treasury Notes	-	4.04	8.80	-
⊕ United States Treasury Notes	-	3.87	12.67	-
⊕ United States Treasury Notes	-	3.87	16.54	-
⊕ United States Treasury Notes	-	3.70	20.24	-
⊕ United States Treasury Notes	-	3.45	23.69	-
⊖ United States Treasury Notes	-	3.43	27.12	-
⊕ United States Treasury Notes	-	3.42	30.54	-
⊕ United States Treasury Notes	-	3.14	33.68	-
⊕ United States Treasury Notes	-	3.12	36.80	-

Total Holdings 45

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

Morningstar Index
MSCI EAFE NR USD

Portfolio Manager(s)

James Anderson since 02-2003
Simon Webber since 12-2009
Thomas Coutts since 12-2016
James Gautrey since 12-2020
Lawrence Burns since 12-2020

Quantitative Screens

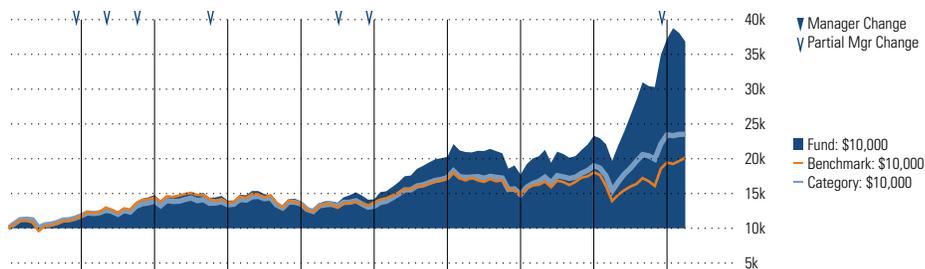
Performance: The fund has finished in the Foreign Large Growth category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 18.16 years.

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

Net Expense: The fund's expense ratio of 0.33 is 69.44% lower than the Foreign Large Growth category average.

Growth of \$10,000

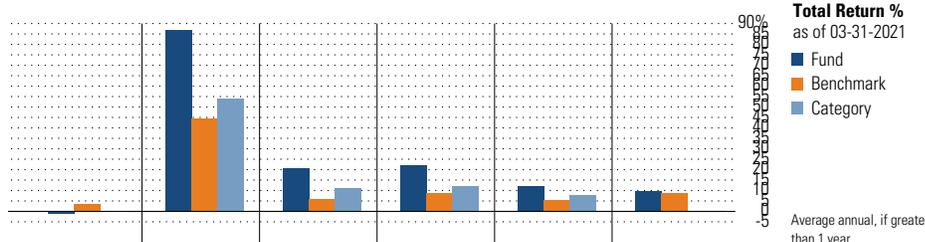


2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD	History
20.18	23.12	-5.51	-0.54	1.84	43.16	-12.58	31.48	59.74	-1.03	Total Return %
2.86	0.34	-0.61	0.27	0.84	18.13	1.21	9.47	51.92	-4.51	+/- Benchmark
2.48	4.54	-1.59	-1.49	3.98	12.29	1.50	3.65	34.26	-1.34	+/- Category
24	15	65	67	12	6	31	22	4	74	Tot Ret % Rank in Cat
360	383	382	398	386	399	414	423	444	453	# of Funds in Cat
30	31	21	29	29	15	16	13	20	–	Turnover %
–	–	0.34	0.34	0.33	0.32	0.32	0.32	0.33	–	Expense Ratio

Morningstar Investment Management LLC Analysis

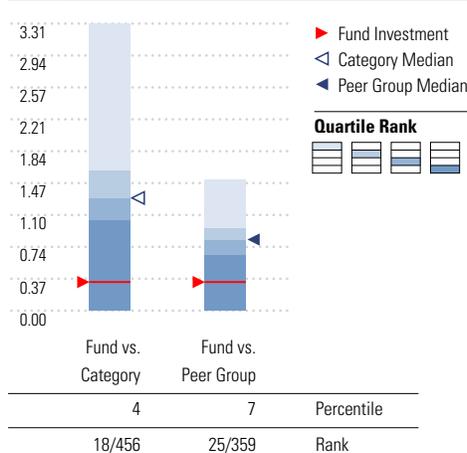
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

Trailing Performance



3 Month	1 Year	3 year	5 year	10 year	Since Inception	
-1.03	87.14	20.68	22.01	11.92	9.81	Fund Return %
3.48	44.57	6.02	8.85	5.52	8.69	Benchmark Return %
0.31	54.23	11.05	12.28	7.67	–	Category Average %
74	3	3	3	5	–	% Rank in Category
453	442	383	320	228	–	# of Funds in Category

Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	13.40	–	5.25
Beta	1.04	–	0.90
R-Squared	76.50	–	–
Standard Deviation	21.08	17.74	17.46
Sharpe Ratio	0.93	0.34	0.59
Tracking Error	10.24	–	7.28
Information Ratio	1.43	–	0.66
Up Capture Ratio	129.09	–	101.82
Down Capture Ratio	73.60	–	80.55

Portfolio Metrics

	Fund	Bmark	Cat
Price/Earnings Ratio	31.52	22.44	31.12
Price/Book Ratio	4.66	1.82	4.11
Geom Avg Mkt Cap \$B	86.47	43.17	55.28
ROE	11.37	11.33	15.06

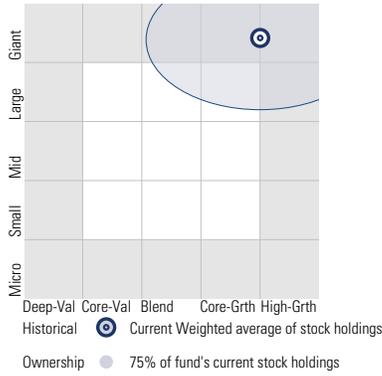
Vanguard International Growth Adm VWILX

Morningstar Category
Foreign Large Growth

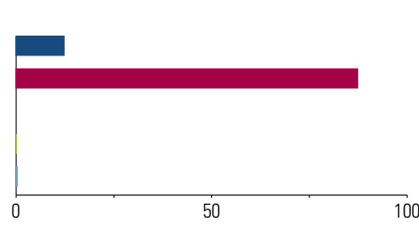
Morningstar Index
MSCI EAFE NR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™

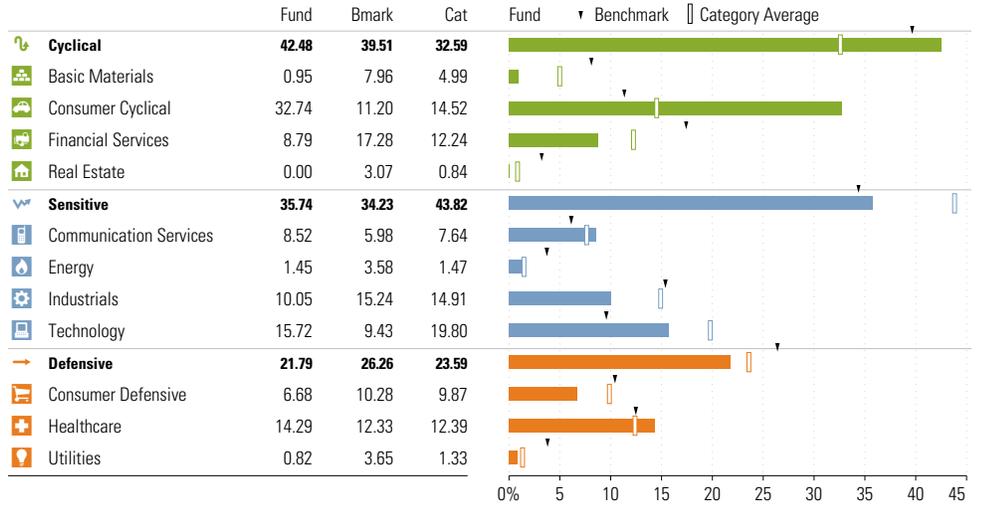


Asset Allocation as of 03-31-2021

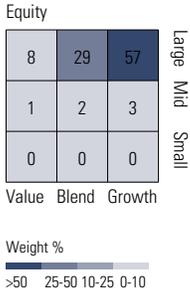


Asset Class	Net %	Cat%
US Stocks	12.25	6.42
Non-US Stocks	87.32	91.22
Bonds	0.00	0.05
Cash	0.13	2.11
Other	0.30	0.20
Total	100.00	100.00

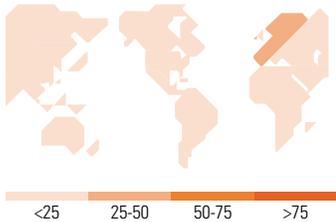
Sector Weighting as of 03-31-2021



Style Breakdown



World Regions % Equity 03-31-2021



Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %	Cat %	Region	Fund %
Greater Asia	33.43	34.46	Americas	17.83	12.64	Greater Europe	48.72	52.92	Market Maturity	Fund %
Japan	8.68	13.38	North America	13.37	10.13	United Kingdom	5.17	9.84	Developed Markets	76.46
Australasia	0.55	1.64	Central/Latin	4.46	2.51	W euro-ex UK	43.15	41.61	Emerging Markets	23.54
Asia-4 Tigers	5.12	7.90				Emrgng Europe	0.00	0.40	Not Available	0.00
Asia-ex 4 Tigers	19.08	11.54				Africa	0.40	1.07		
Not Classified	0.00	0.00								

Top 10 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ ASML Holding NV	6.82	6.82	30.05	Technology
⊕ Tencent Holdings Ltd	5.38	12.20	7.77	Communication Svc
⊖ MercadoLibre Inc	4.09	16.29	-12.12	Consumer Cyclical
⊖ Tesla Inc	3.49	19.78	-5.35	Consumer Cyclical
⊕ Alibaba Group Holding Ltd Ordinary Shares	3.32	23.10	-	Consumer Cyclical
⊕ Adyen NV	2.99	26.09	-0.64	Technology
⊕ Kering SA	2.99	29.08	-0.56	Consumer Cyclical
⊕ Illumina Inc	2.80	31.87	3.80	Healthcare
⊖ Meituan	2.50	34.37	9.91	Consumer Cyclical
⊖ M3 Inc	2.38	36.75	-22.19	Healthcare

Total Holdings 135

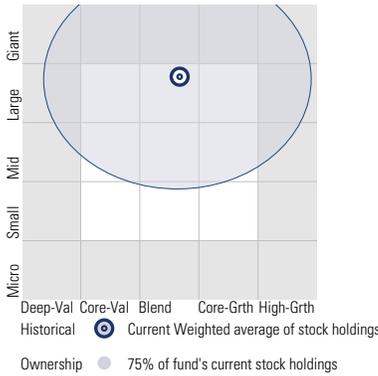
⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard LifeStrategy Cnsvr Gr Inv VSCGX

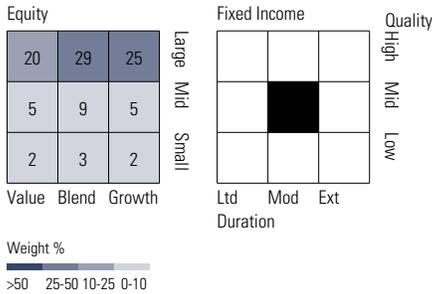
Morningstar Category
Allocation--30% to 50%
Equity

Morningstar Index
Morningstar US Mod Con Tgt Alloc NR
USD

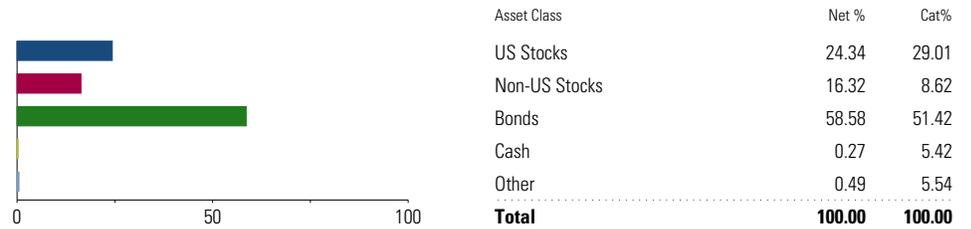
Style Analysis as of 03-31-2021
Morningstar Style Box™



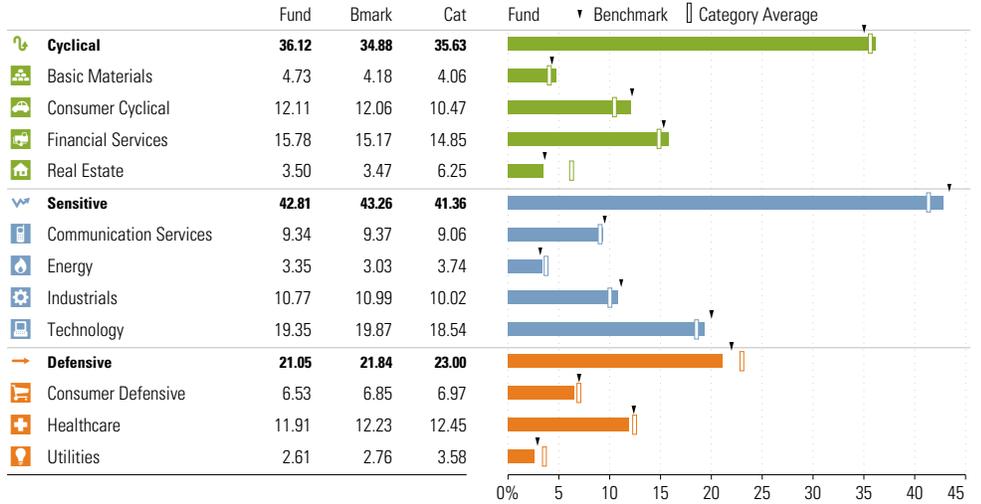
Style Breakdown



Asset Allocation as of 03-31-2021



Sector Weighting as of 03-31-2021



Top 6 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Vanguard Total Bond Market II Idx 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 Idx Investor	—	0.53	100.00	—	—
<hr/>					
⊖ Us Dollar	—	0.00	100.00	—	—

Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

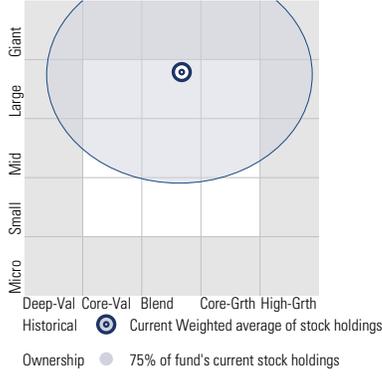
Vanguard LifeStrategy Growth Inv VASGX

Morningstar Category
Allocation--70% to 85%
Equity

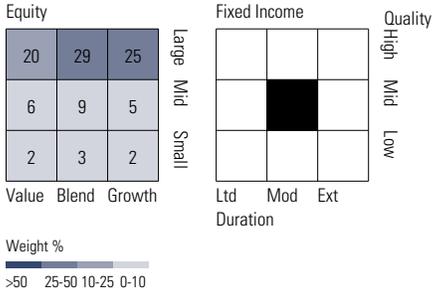
Morningstar Index
Morningstar US Mod Agg Tgt Alloc NR
USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Style Breakdown



Asset Allocation as of 03-31-2021

Asset Class	Net %	Cat%
US Stocks	48.32	57.79
Non-US Stocks	32.44	18.58
Bonds	18.84	15.28
Cash	0.21	3.70
Other	0.20	4.63
Total	100.00	100.00

Sector Weighting as of 03-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	35.93	34.83	34.78			
Basic Materials	4.77	4.12	3.69			
Consumer Cyclical	12.14	12.11	11.87			
Financial Services	15.51	15.13	15.18			
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			
Consumer Defensive	6.57	6.80	6.67			
Healthcare	11.94	12.22	13.14			
Utilities	2.62	2.75	2.67			

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	-	-
⊕ Vanguard Total Intl Stock Index Inv	-	32.30	80.91	-	-
⊕ Vanguard Total Bond Market II Idx Inv	-	13.60	94.51	-	-
⊕ Vanguard Total Intl Bd Idx Investor	-	5.51	100.01	-	-
⊕ Us Dollar	-	0.01	100.03	-	-
Vanguard Total Intl Bd II Idx Investor	-	0.00	100.03	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard LifeStrategy Income Inv VASIX

Morningstar Category
Allocation--15% to 30%

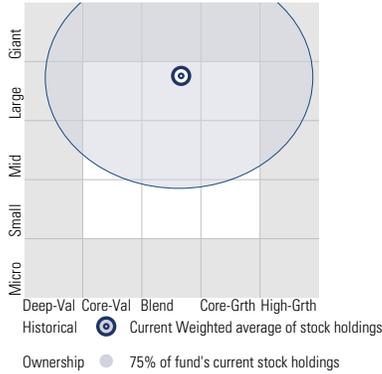
Morningstar Index

Morningstar US Con Tgt Alloc NR USD

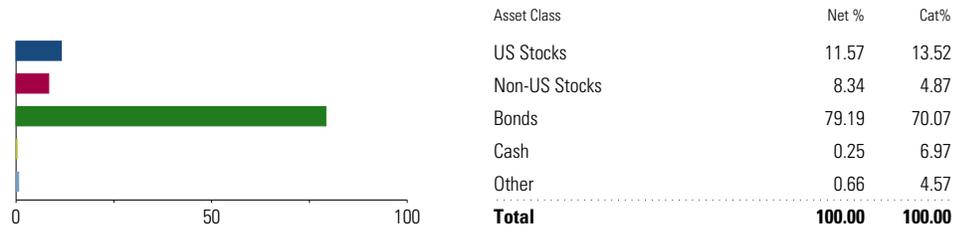
Equity

Style Analysis as of 03-31-2021

Morningstar Style Box™



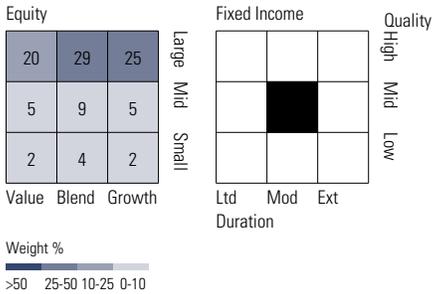
Asset Allocation as of 03-31-2021



Sector Weighting as of 03-31-2021



Style Breakdown



Top 6 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Idx Inv	-	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 Idx Investor	-	0.00	100.08	-	-

Total Holdings 6

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard LifeStrategy Moderate Gr Inv VSMGX

Morningstar Category
Allocation--50% to 70%

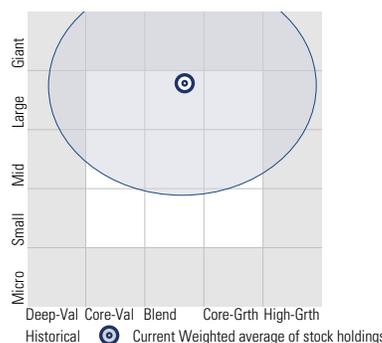
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

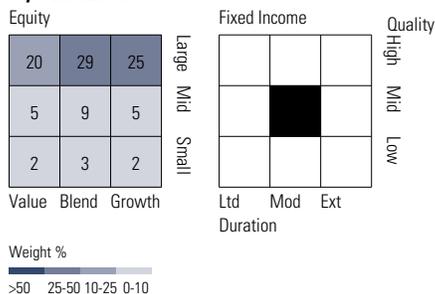
Equity

Style Analysis as of 03-31-2021

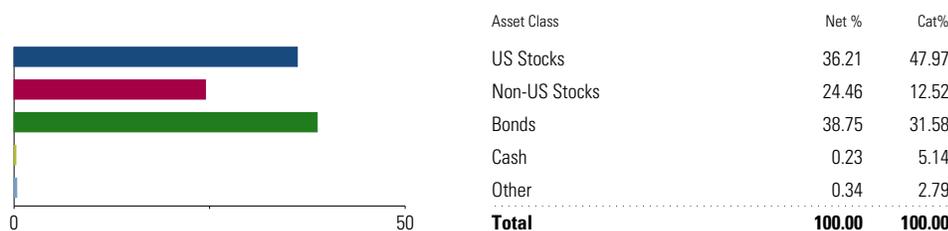
Morningstar Style Box™



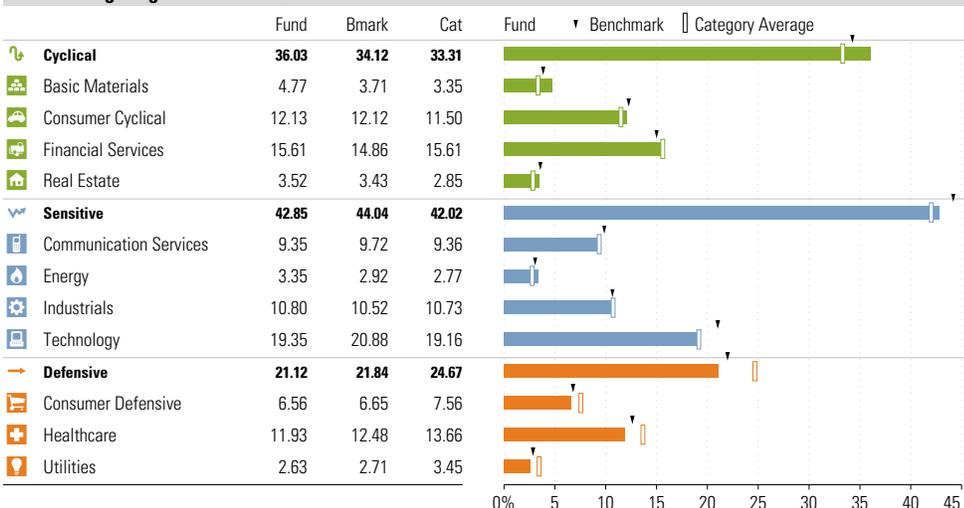
Style Breakdown



Asset Allocation as of 03-31-2021



Sector Weighting as of 03-31-2021



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	-	-
⊕ Us Dollar	-	0.01	100.03	-	-

Total Holdings 6

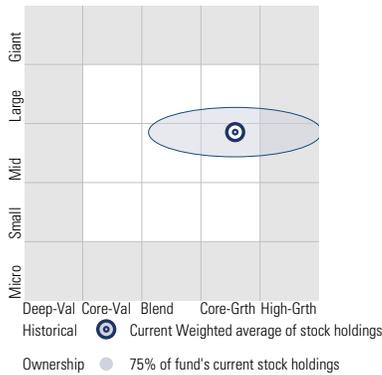
⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Mid-Cap Growth Index Admiral VMGMX

Morningstar Category
Mid-Cap Growth

Morningstar Index
Russell Mid Cap Growth TR USD

Style Analysis as of 03-31-2021
Morningstar Style Box™



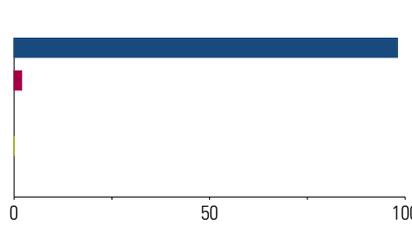
Style Breakdown

Equity			
Value	Blend	Growth	
2	12	14	Large
2	35	36	Mid
0	0	0	Small

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2021



Asset Class	Net %	Cat%
US Stocks	98.02	91.65
Non-US Stocks	1.94	4.99
Bonds	0.00	0.02
Cash	0.04	2.85
Other	0.00	0.50
Total	100.00	100.00

Sector Weighting as of 03-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	24.56	18.98	26.95	[Bar Chart]		
Basic Materials	1.98	1.32	2.06	[Bar Chart]		
Consumer Cyclical	11.61	11.59	14.16	[Bar Chart]		
Financial Services	4.71	3.45	7.57	[Bar Chart]		
Real Estate	6.26	2.62	3.16	[Bar Chart]		
Sensitive	54.85	55.29	48.62	[Bar Chart]		
Communication Services	6.29	7.54	6.05	[Bar Chart]		
Energy	1.92	0.50	0.47	[Bar Chart]		
Industrials	14.21	11.70	12.49	[Bar Chart]		
Technology	32.43	35.55	29.61	[Bar Chart]		
Defensive	20.59	25.72	24.43	[Bar Chart]		
Consumer Defensive	2.80	4.33	2.96	[Bar Chart]		
Healthcare	17.79	21.30	20.96	[Bar Chart]		
Utilities	0.00	0.09	0.51	[Bar Chart]		

Top 15 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
IDEXX Laboratories Inc	1.32	1.32	-2.11	Healthcare
Microchip Technology Inc	1.32	2.65	12.67	Technology
Chipotle Mexican Grill Inc	1.27	3.92	2.46	Consumer Cyclical
Amphenol Corp Class A	1.25	5.17	1.34	Technology
Digital Realty Trust Inc	1.25	6.42	1.78	Real Estate
Cadence Design Systems Inc	1.21	7.63	0.41	Technology
Synopsys Inc	1.20	8.83	-4.42	Technology
Centene Corp	1.18	10.01	6.46	Healthcare
IQVIA Holdings Inc	1.17	11.18	7.80	Healthcare
DocuSign Inc	1.14	12.32	-8.93	Technology
Veeva Systems Inc Class A	1.13	13.45	-4.04	Healthcare
Match Group Inc	1.10	14.55	-9.13	Communication Svc
DexCom Inc	1.10	15.64	-2.79	Healthcare
IHS Markit Ltd	1.09	16.74	7.96	Industrials
Pioneer Natural Resources Co	1.09	17.82	39.94	Energy

Total Holdings 179

⊕ Increase ⊖ Decrease ✪ New to Portfolio

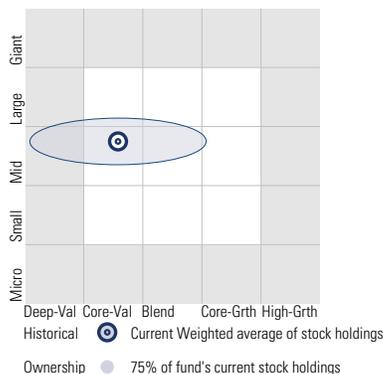
Vanguard Mid-Cap Value Index Admiral VMVAX

Morningstar Category
Mid-Cap Value

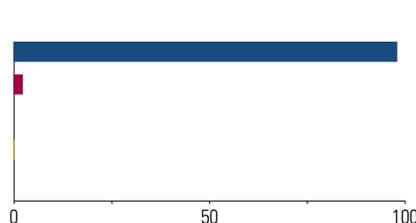
Morningstar Index
Russell Mid Cap Value TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



Asset Allocation as of 03-31-2021

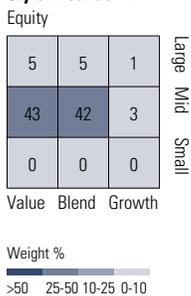


Asset Class	Net %	Cat%
US Stocks	97.87	91.78
Non-US Stocks	2.08	6.03
Bonds	0.00	0.02
Cash	0.05	1.52
Other	0.00	0.63
Total	100.00	100.00

Sector Weighting as of 03-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	48.59	45.70	44.68	[Bar chart showing Cyclical sectors]		
Basic Materials	6.49	6.01	5.32			
Consumer Cyclical	13.28	13.71	12.53			
Financial Services	18.00	15.69	20.20			
Real Estate	10.82	10.29	6.63			
Sensitive	28.74	35.65	33.87	[Bar chart showing Sensitive sectors]		
Communication Services	4.48	4.33	3.14			
Energy	5.32	4.31	3.82			
Industrials	9.42	16.22	17.22			
Technology	9.52	10.79	9.69			
Defensive	22.67	18.65	21.46	[Bar chart showing Defensive sectors]		
Consumer Defensive	4.52	4.23	6.33			
Healthcare	6.69	7.37	9.58			
Utilities	11.46	7.05	5.55			

Style Breakdown



Top 15 Holdings as of 03-31-2021

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Carrier Global Corp Ordinary Shares	1.16	1.16	—	Industrials
International Flavors & Fragrances Inc	1.09	2.25	28.98	Basic Materials
Corteve Inc	1.09	3.34	20.74	Basic Materials
Corning Inc	1.05	4.39	21.53	Technology
Motorola Solutions Inc	1.00	5.40	11.00	Technology
Delta Air Lines Inc	0.97	6.37	20.07	Industrials
D.R. Horton Inc	0.97	7.34	29.60	Consumer Cyclical
Welltower Inc	0.94	8.28	11.79	Real Estate
Eversource Energy	0.94	9.21	0.79	Utilities
WEC Energy Group Inc	0.93	10.14	2.43	Utilities
Willis Towers Watson PLC	0.93	11.07	8.98	Financial Services
Valero Energy Corp	0.92	11.99	28.30	Energy
Discover Financial Services	0.92	12.91	5.41	Financial Services
State Street Corporation	0.88	13.80	16.14	Financial Services
Lennar Corp	0.88	14.67	33.12	Consumer Cyclical

Total Holdings 201

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Portfolio Manager(s)

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

Quantitative Screens

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

✔ **Management:** The fund's management has been in place for 24.9 years.

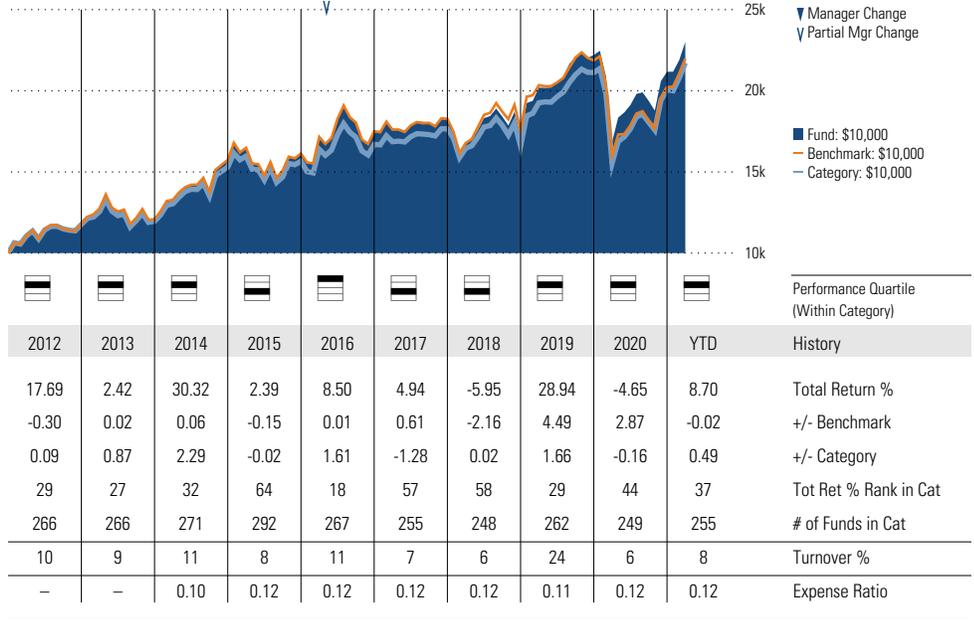
✔ **Style:** The fund has landed in its primary style box — Mid-Cap Blend — 100 % of the time over the past three years.

✔ **Net Expense:** The fund's expense ratio of 0.12 is 89.09% lower than the Real Estate category average.

Morningstar Investment Management LLC Analysis

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

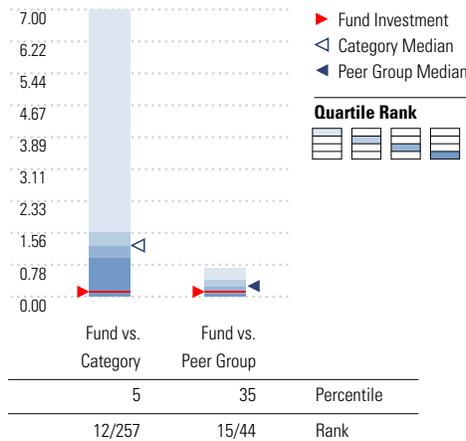
Growth of \$10,000



Trailing Performance



Net Expense



3-Year Risk Metrics

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

Portfolio Metrics

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

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

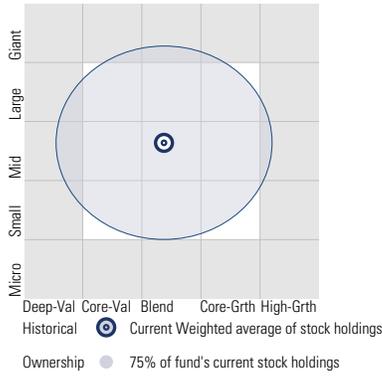
Vanguard Real Estate Index Admiral VGSLX

Morningstar Category
Real Estate

Morningstar Index
S&P United States REIT TR USD

Style Analysis as of 03-31-2021

Morningstar Style Box™



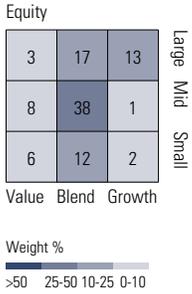
Asset Allocation as of 03-31-2021

Asset Class	Net %	Cat%
US Stocks	99.81	88.38
Non-US Stocks	0.04	1.30
Bonds	0.00	2.90
Cash	0.16	1.27
Other	0.00	6.13
Total	100.00	100.00

Sector Weighting as of 03-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Cyclical	99.97	99.13	99.21			
Basic Materials	0.00	0.00	0.07			
Consumer Cyclical	0.00	0.13	1.44			
Financial Services	0.00	0.00	0.20			
Real Estate	99.97	99.00	97.50			
Sensitive	0.03	0.87	0.73			
Communication Services	0.00	0.00	0.15			
Energy	0.00	0.00	0.02			
Industrials	0.03	0.87	0.15			
Technology	0.00	0.00	0.41			
Defensive	0.00	0.00	0.07			
Consumer Defensive	0.00	0.00	0.00			
Healthcare	0.00	0.00	0.00			
Utilities	0.00	0.00	0.07			

Style Breakdown



Top 15 Holdings as of 03-31-2021

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

Total Holdings 176

⊕ Increase ⊖ Decrease ✨ New to Portfolio

Vanguard Total Bond Market Index Adm VBTLX

Morningstar Category
Intermediate Core Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

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.

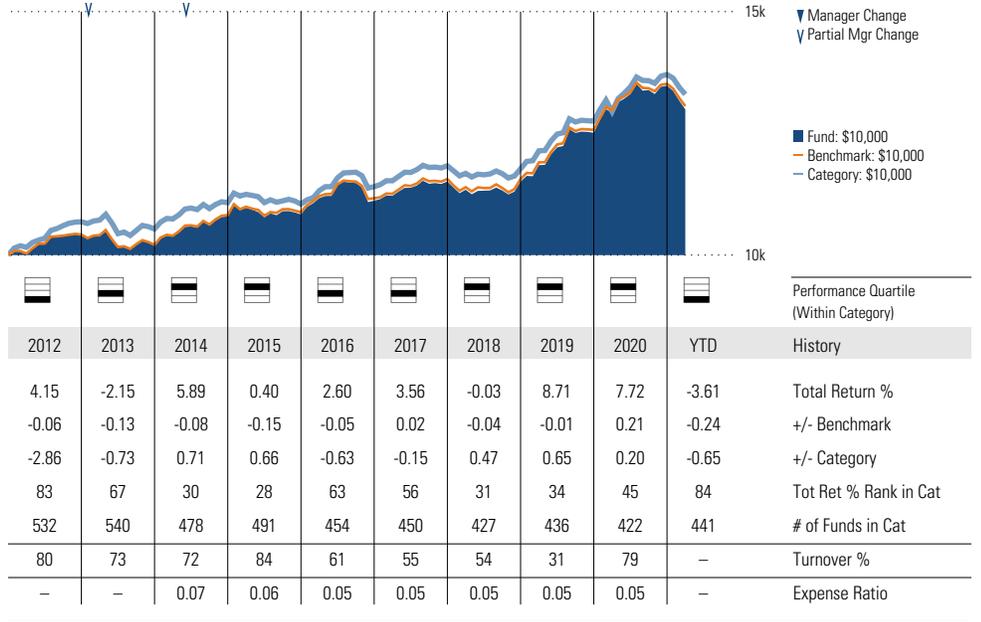
Style Consistency is not calculated for Fixed Income funds.

✔ **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.

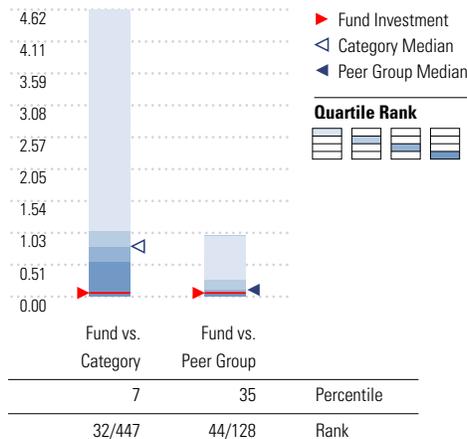
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	-0.17	-	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

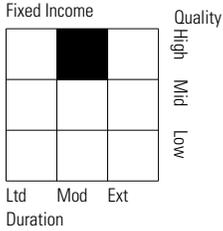
Vanguard Total Bond Market Index Adm VBTLX

Morningstar Category
Intermediate Core Bond

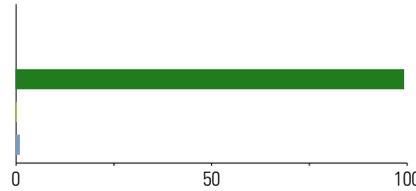
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2021

Style Breakdown



Asset Allocation as of 03-31-2021

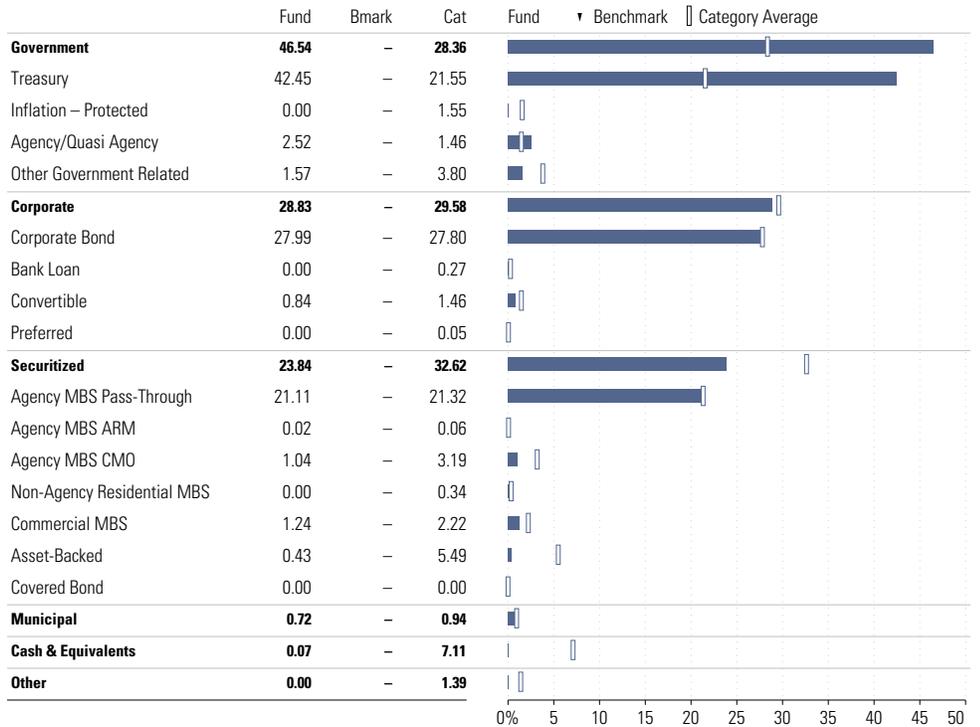


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	99.10	95.97
Cash	0.07	1.09
Other	0.83	2.93
Total	100.00	100.00

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
B	0.00	0.00	2.06
Below B	0.01	0.00	0.76
Not Rated	-0.03	2.46	0.10

Sector Weighting as of 03-31-2021



Top 10 Holdings as of 03-31-2021

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	-
<hr/>				
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

⊕ Increase ⊖ Decrease ✱ New to Portfolio

Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

Morningstar Index
BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

Samuel Martinez since 01-2017
Daniel Shaykevich since 04-2018
Arvind Narayanan since 11-2019

Quantitative Screens

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

Management: The fund's management has been in place for 4.18 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 78.26% lower than the Ultrashort Bond category average.

Morningstar Investment Management LLC Analysis

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

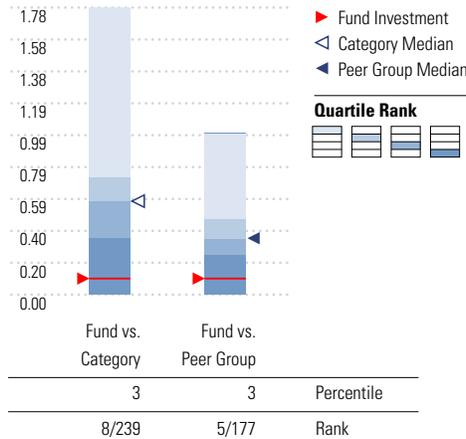
Growth of \$10,000



Trailing Performance



Net Expense



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

3-Year Risk Metrics

	Fund	Bmark	Cat
Alpha	1.85	-	1.26
Beta	0.14	-	0.15
R-Squared	27.77	-	13.66
Standard Deviation	0.94	3.56	1.73
Sharpe Ratio	1.22	0.93	0.38
Tracking Error	3.17	-	3.58
Information Ratio	-0.68	-	-0.77
Up Capture Ratio	30.83	-	28.79
Down Capture Ratio	-7.64	-	6.28

Portfolio Metrics

	Fund	Bmark	Cat
Avg Eff Duration	0.95	4.43	0.72
Avg Eff Maturity	1.10	-	1.37

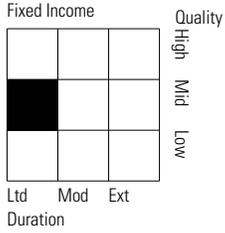
Vanguard Ultra-Short-Term Bond Admiral VUSFX

Morningstar Category
Ultrashort Bond

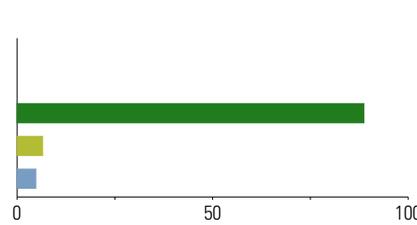
Morningstar Index
BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2021

Style Breakdown



Asset Allocation as of 03-31-2021

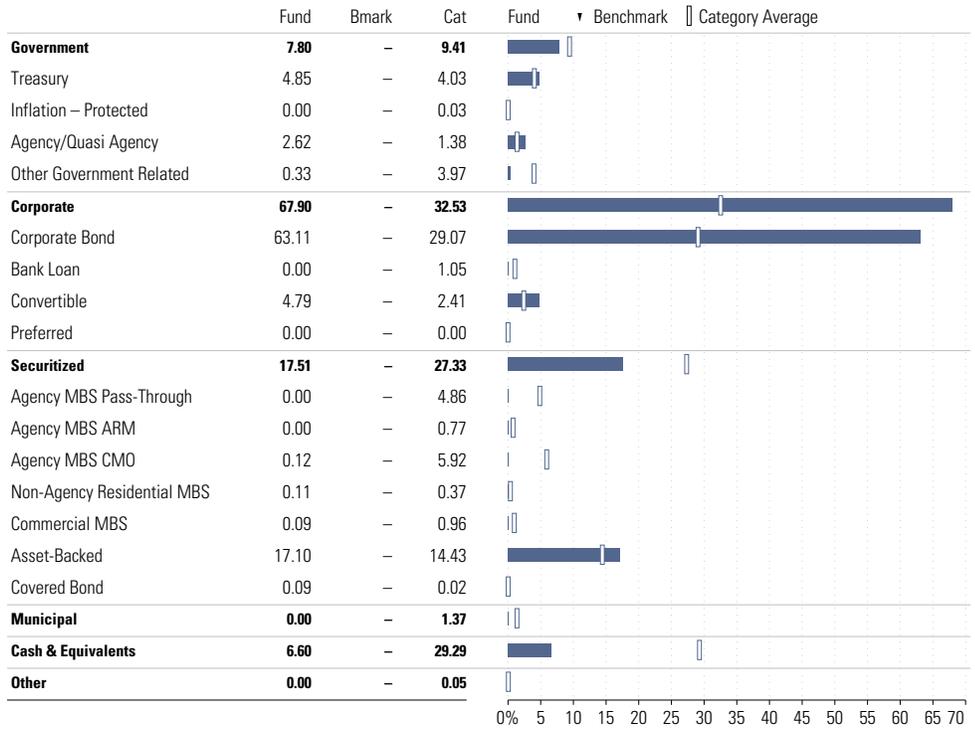


Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	88.68	67.60
Cash	6.53	29.61
Other	4.79	2.73
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	14.21	3.53	38.45
AA	6.23	74.59	9.90
A	33.08	10.82	24.91
BBB	34.99	8.32	18.21
BB	0.00	0.28	1.69
B	0.00	0.00	0.69
Below B	0.18	0.00	0.32
Not Rated	11.31	2.46	5.83

Sector Weighting as of 03-31-2021



Top 10 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ United States Treasury Bills	-	2.77	2.77	-
⊕ NTT Finance Corp	-	0.86	3.63	-
⊕ EI DU PONT DE NEMOURS & CO	-	0.80	4.43	-
⊕ Omnicom Group Inc	-	0.66	5.09	-
Honeywell International Inc.	-	0.65	5.74	-
⊕ AT&T Inc	-	0.64	6.39	-
Bank of Korea	-	0.54	6.93	-
⊕ Bank of Korea	-	0.54	7.47	-
⊕ Verizon Communications Inc.	-	0.49	7.97	-
⊕ Goldman Sachs Group, Inc.	-	0.47	8.44	-

Total Holdings 958

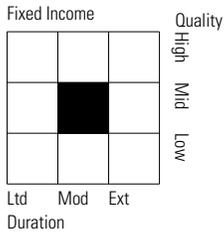
⊕ Increase ⊖ Decrease * New to Portfolio

Western Asset Core Plus Bond IS WAPSX

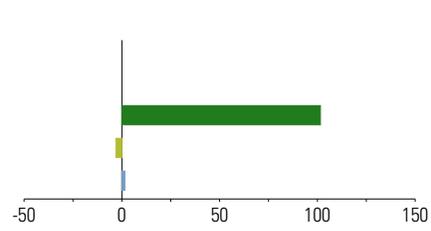
Morningstar Category Intermediate Core-Plus Bond
Morningstar Index BBgBarc US Agg Bond TR USD

Style Analysis as of 03-31-2021

Style Breakdown



Asset Allocation as of 03-31-2021



Asset Class	Net %	Cat%
US Stocks	0.00	0.00
Non-US Stocks	0.00	0.00
Bonds	101.53	97.25
Cash	-3.05	1.05
Other	1.52	1.70
Total	100.00	100.00

Credit Rating Breakdown

	Fund	Bmark	Cat
AAA	50.99	3.53	49.35
AA	4.56	74.59	4.00
A	15.31	10.82	12.14
BBB	18.31	8.32	21.70
BB	8.04	0.28	7.26
B	3.37	0.00	2.80
Below B	1.30	0.00	0.84
Not Rated	-1.88	2.46	1.91

Sector Weighting as of 03-31-2021

	Fund	Bmark	Cat	Fund	Benchmark	Category Average
Government	24.42	-	24.08			
Treasury	21.65	-	15.07			
Inflation – Protected	0.94	-	0.91			
Agency/Quasi Agency	0.29	-	0.80			
Other Government Related	1.54	-	7.30			
Corporate	30.85	-	31.22			
Corporate Bond	25.02	-	29.20			
Bank Loan	4.71	-	0.59			
Convertible	1.12	-	1.25			
Preferred	0.00	-	0.18			
Securitized	25.40	-	35.38			
Agency MBS Pass-Through	16.93	-	18.01			
Agency MBS ARM	0.02	-	0.03			
Agency MBS CMO	1.98	-	2.12			
Non-Agency Residential MBS	1.05	-	0.86			
Commercial MBS	2.25	-	5.53			
Asset-Backed	3.17	-	8.83			
Covered Bond	0.00	-	0.00			
Municipal	0.02	-	0.67			
Cash & Equivalents	4.00	-	8.17			
Other	15.34	-	0.34			

Top 10 Holdings as of 03-31-2021

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Trade Date Cash	-	5.88	5.88	-
⊕ Usd/Eur Ffx Due 041921-Cross	04-2021	5.24	11.13	-
⊕ Usd/Eur Ffx Due 041921	04-2021	5.04	16.17	-
⊕ Cad/Usd Ffx Due 041921-Cross	04-2021	3.22	19.39	-
⊕ Cad/Usd Ffx Due 041921	04-2021	3.21	22.59	-
⊕ Western Asset Prem Instl Govtt Rsrv Pref	-	2.60	25.19	-
United States Treasury Notes 0.25%	05-2025	2.42	27.61	-
⊕ Federal National Mortgage Association 2%	-	2.34	29.95	-
⊕ United States Treasury Bonds 1.38%	-	1.92	31.86	-
⊕ United States Treasury Bonds 1.25%	-	1.91	33.78	-

Total Holdings 2947

⊕ Increase ⊖ Decrease ✱ New to Portfolio

