American Funds American Balanced R6 RLBGX

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

Fauity

Morningstar US Mod Tgt Alloc NR USD

Portfolio Manager(s)

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

Quantitative Screens

Mark Casey since 10-2019 Ritchie Tuazon since 10-2020

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 23.26 years.

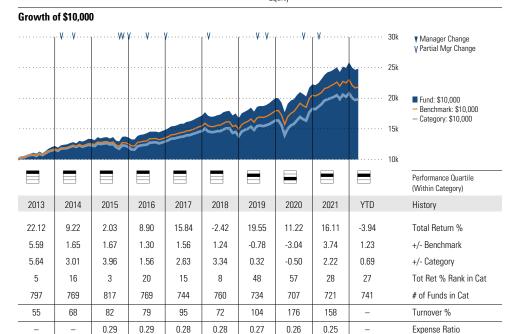
Net Expense: The fund's expense ratio of 0.25 is
 75.73% lower than the Allocation--50% to 70% Equity
 category average.

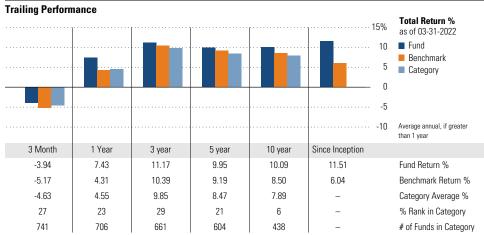
Morningstar Investment Management LLC Analysis

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.

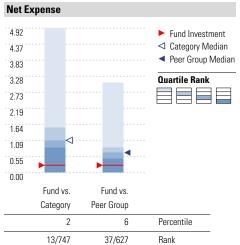
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021





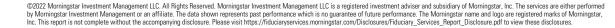
3-Year Risk Metrics



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

	Fund	Bmark	Cat
Alpha	1.25	-	-0.88
Beta	0.94	-	1.03
R-Squared	96.87	-	92.55
Standard Deviation	10.54	10.99	11.81
Sharpe Ratio	0.99	0.89	0.79
Tracking Error	1.96	-	3.18
Information Ratio	0.40	-	-0.21
Up Capture Ratio	99.79	-	99.13
Down Capture Ratio	92.91	-	104.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.34	19.05	18.53
Price/Book Ratio	3.56	3.11	2.92
Avg Eff Duration	7.18	6.36	5.01





American Funds American Balanced R6 RLBGX

Morningstar Category Allocation--50% to 70%

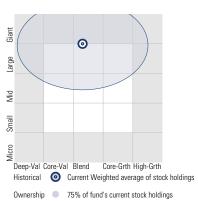
Equity

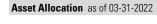
Morningstar Index

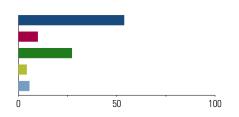
Morningstar US Mod Tgt Alloc NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™







Total	100.00	100.00
Other	5.45	4.04
Cash	4.09	5.39
Bonds	27.08	31.99
Non-US Stocks	9.71	11.26
US Stocks	53.67	47.30
Asset Class	Net %	Cat%

Style Breakdown

Equity





Fixed	Income		Qualit
			High
			Mid
			Low
Ltd Durat	Mod	Ext	

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

	Fund	Bmark	Cat
℃ Cyclical	27.57	33.62	33.98
Basic Materials	4.70	3.87	3.79
Consumer Cyclical	7.43	11.67	10.88
Financial Services	12.02	14.48	15.71
♠ Real Estate	3.42	3.60	3.60
✓ Sensitive	45.98	44.68	43.04
Communication Servic	es 8.60	8.17	8.50
Energy	7.43	4.09	3.93
Industrials	8.54	9.81	10.36
Technology	21.41	22.61	20.25
→ Defensive	26.45	21.71	22.98
Consumer Defensive	10.24	6.39	6.52
Healthcare	15.04	12.57	13.56
Utilities Utilities	1.17	2.75	2.90

Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
○ Capital Group Central Cash Fund	-	6.05	6.05	_	_
	_	4.86	10.91	_	_
	_	4.14	15.05	-8.14	Technology
⊕ Broadcom Inc	_	2.93	17.98	-4.75	Technology
⊕ UnitedHealth Group Inc	-	2.49	20.46	1.85	Healthcare
☆ Cash And Other Assets Less Liablities	_	2.09	22.56	_	_
⊕ Philip Morris International Inc	-	1.75	24.31	0.20	Consumer Defensive
⊕ Taiwan Semiconductor Manufacturing Co Ltd ADR	_	1.37	25.68	-13.02	Technology
Comcast Corp Class A	_	1.33	27.01	-6.48	Communication Svc
① The Home Depot Inc	_	1.22	28.23	-27.42	Consumer Cyclical

Total Holdings 1859



American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index

MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

Steven Watson since 10-2008 Andrew Suzman since 10-2008 Patrice Collette since 09-2010 Leo Hee since 07-2015 Paul Flynn since 09-2017 Michael Cohen since 07-2018 Lisa Thompson since 09-2018

Quantitative Screens

- Performance: The fund has finished in the Foreign Large Blend category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 13.5 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 0.54 is 41.94% lower than the Foreign Large Blend category average.

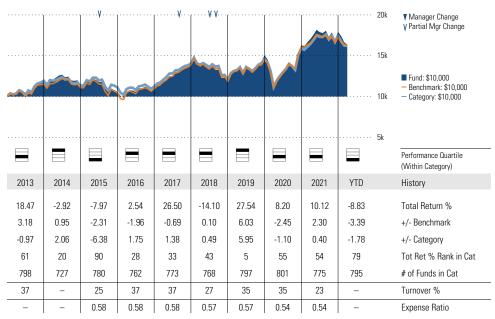
Morningstar Investment Management LLC Analysis

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

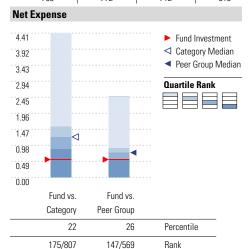
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







Peer group	o is a subset of the category and includes funds with the
same mar	nagement style (active vs. passive) and similar share class
characteri	etice

3-1 cai hisk menics			
	Fund	Bmark	Cat
Alpha	-0.46	_	0.12
Beta	1.11	_	1.00
R-Squared	97.14	_	93.68
Standard Deviation	18.94	16.88	17.51
Sharpe Ratio	0.45	0.47	0.47
Tracking Error	3.67	_	4.46
Information Ratio	0.02	_	0.03
Up Capture Ratio	107.39	_	100.75
Down Capture Ratio	109.36	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	14.56	13.81	14.09
Price/Book Ratio	1.99	1.78	1.79
Geom Avg Mkt Cap \$B	52.87	45.25	51.25
ROE	20.84	18.45	19.89



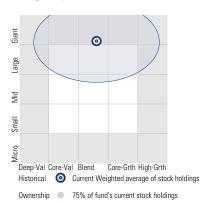
American Funds Intl Gr and Inc R6 RIGGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

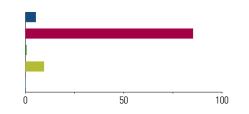
25	37	23	Large
3	8	4	Mid
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.01	0.61
Cash	9.31	1.42
Bonds	0.40	0.04
Non-US Stocks	85.15	94.72
US Stocks	5.13	3.24
Asset Class	Net %	Cat%

	.	Freed	Dd.	0-4	Г		D l-	and.	П с-+	A				
		Fund	Bmark	Cat	Fund	י נ	Bench	mark	Cateo	jory Ave	rage			,
<u></u>	Cyclical	38.38	42.34	39.18			,							
A.	Basic Materials	6.42	8.94	7.98										
A	Consumer Cyclical	10.15	10.37	10.86										
,	Financial Services	19.51	20.56	18.20										
fi	Real Estate	2.30	2.47	2.14										
W	Sensitive	37.01	36.68	37.13										
	Communication Services	5.59	6.69	5.82										
ð	Energy	4.72	5.45	4.60										
Ф	Industrials	11.62	12.06	14.86										
	Technology	15.08	12.48	11.85										
→	Defensive	24.62	20.98	23.69				•	- '					
=	Consumer Defensive	12.58	8.25	9.12										
٠	Healthcare	9.23	9.68	11.68			= [
•	Utilities	2.81	3.05	2.89		[
_					0%	5	10	15	20	25	30	35	40	-

World Regions % Equity 03-31-2022



	Fund %	Cat %
Greater Asia	29.77	35.41
Japan	5.98	18.15
Australasia	0.69	5.00
Asia-4 Tigers	12.89	7.10
Asia-ex 4 Tigers	10.21	5.16
Not Classified	0.00	0.00

Americas	Fund % 15.77	Cat % 8.71	Greater Europe	Fund % 54.47	Cat % 55.90	Market Maturity	Fund %
North America	11.03	7.56	United Kingdom	15.36	13.12	Developed Markets	84.35
Central/Latin	4.74	1.15	W euro-ex UK	38.33	41.43	Emerging Markets	15.65
			Emrgng Europe	0.33	0.28	Not Available	0.00
			Africa	0.45	1.07		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Capital Group Central Cash M	9.16	9.16	_	_
	3.53	12.70	-2.48	Technology
⊕ British American Tobacco PLC	2.85	15.55	18.86	Consumer Defensive
AstraZeneca PLC	2.70	18.25	18.43	Healthcare
ASML Holding NV	2.20	20.45	-13.68	Technology
⊕ Airbus SE	1.78	22.23	-1.78	Industrials
∃ Tokyo Electron Ltd	1.66	23.89	-3.74	Technology
→ Philip Morris International Inc	1.47	25.36	0.20	Consumer Defensive
⊕ AXA SA	1.47	26.83	1.45	Financial Services
→ Vale SA	1.46	28.29	27.40	Basic Materials

Total Holdings 251

American Funds New World R6 RNWGX

Morningstar Category
Diversified Emerging Mkts
MSCI EM NR USD

Portfolio Manager(s)

Robert Lovelace since 06-1999
Carl Kawaja since 06-1999
Nicholas Grace since 01-2008
Christopher Thomsen since 01-2009
Winnie Kwan since 01-2009
Tomonori Tani since 10-2013
Jonathan Knowles since 01-2016
Bradford Freer since 01-2017
Lisa Thompson since 10-2019
Kirstie Spence since 12-2019
Akira Shiraishi since 01-2021
Piyada Phanaphat since 01-2021
Dawid Justus since 01-2022

Quantitative Screens

- Performance: The fund has finished in the Diversified Emerging Mkts category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 22.8 years.
- Style: The fund has landed in its primary style box —
 Large Growth 100 % of the time over the past three
 years.
- ✓ Net Expense: The fund's expense ratio of 0.57 is
 51.69% lower than the Diversified Emerging Mkts category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021







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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	5.22	_	0.37
Beta	0.91	_	1.00
R-Squared	84.84	_	88.96
Standard Deviation	17.98	18.28	19.51
Sharpe Ratio	0.58	0.32	0.32
Tracking Error	7.21	-	6.33
Information Ratio	0.69	-	-0.01
Up Capture Ratio	105.33	-	101.11
Down Capture Ratio	85.69	-	100.73

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.69	12.40	11.75
Price/Book Ratio	3.01	1.77	2.10
Geom Avg Mkt Cap \$B	62.39	40.80	48.50
ROE	22.28	18.08	19.38





American Funds New World R6 RNWGX

Morningstar CategoryMorningstar IndexDiversified Emerging MktsMSCI EM NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

10	34	43	Large
2	4	5	Mid
1	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



50

Asset Allocation as of 03-31-2022

Total	100.00	100.00
Other	0.37	-0.24
Cash	7.86	2.35
Bonds	2.81	0.01
Non-US Stocks	65.09	94.97
US Stocks	23.87	2.90
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022													
		Fund	Bmark	Cat	Fund	ł	▼ Ben	chmark	c [] Ca	ategory	Avera	ge			
<u></u>	Cyclical	39.86	45.55	42.39											
A	Basic Materials	11.13	9.50	6.97			•								
A	Consumer Cyclical	11.33	12.01	12.97					į						
P	Financial Services	15.75	21.99	20.91					0						
命	Real Estate	1.65	2.05	1.54											
W	Sensitive	39.44	42.33	44.76											
	Communication Services	6.68	10.41	10.18											
•	Energy	4.22	4.78	4.51											
Ф	Industrials	9.44	5.38	5.69											
	Technology	19.10	21.76	24.38					_ '						
→	Defensive	20.69	12.12	12.84											
Ħ	Consumer Defensive	6.08	5.49	6.88											
+	Healthcare	12.84	4.10	4.52											
•	Utilities	1.77	2.53	1.44											
					0%	5	10	15	20	25	30	35	40	45	5

100

World Regions % Equity 03-31-2022



Greater Asia	Fund % 37.56	Cat % 75.23	
Japan	2.48	0.13	
Australasia	0.99	0.06	
Asia-4 Tigers	7.30	28.36	
Asia-ex 4 Tigers	26.79	46.68	
Not Classified	0.00	0.00	

Americas	Fund % 40.60	Cat % 12.82	Greater Europe	Fund % 21.85	Cat % 11.97	Market Maturity	Fund %
North America	29.73	2.77	United Kingdom	3.00	0.75	Developed Markets	60.74
Central/Latin	10.87	10.05	W euro-ex UK	16.71	2.03	Emerging Markets	39.26
			Emrgng Europe	0.19	3.85	Not Available	0.00
			Africa	1.95	5.34		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Capital Group Central Cash Fund	7.56	7.56	_	_
⊕ Microsoft Corp	3.27	10.84	-8.14	Technology
Reliance Industries Ltd	2.46	13.29	11.26	Energy
⊕ Taiwan Semiconductor Manufacturing Co Ltd	2.24	15.53	-2.48	Technology
First Quantum Minerals Ltd	1.88	17.41	42.98	Basic Materials
	1.82	19.24	-2.35	Financial Services
⊕ Kweichow Moutai Co Ltd Class A	1.42	20.66	-16.15	Consumer Defensive
	1.34	21.99	-3.48	Communication Svc
∀ Vale SA ADR	1.19	23.18	47.75	Basic Materials
	1.17	24.36	-11.43	Healthcare

Total Holdings 568



Baird Aggregate Bond Inst BAGIX

Morningstar Category Intermediate Core Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

Portfolio Manager(s)

M. Sharon deGuzman since 09-2000 Mary Ellen Stanek since 09-2000 Charles Groeschell since 09-2000 Warren Pierson since 09-2000 Meghan Dean since 05-2019 Jay Schwister since 05-2019 Jeffrey Schrom since 05-2019 Patrick Brown since 05-2021

Quantitative Screens

Performance: The fund has finished in the Intermediate Core 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 21.52 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.3 is 49.15% lower than the Intermediate Core Bond category average.

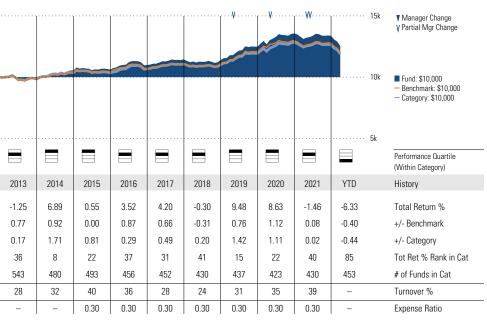
Morningstar Investment Management LLC Analysis

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 ■ Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year Fund Return % -6.33 -4.46 2.04 2.45 2.90 4.78 -5.93 -4.15 1.69 2.14 2.24 6.93 Benchmark Return % 1.67 2 04 -5.89 -4 43 2 21 Category Average % 85 56 23 16 10 % Rank in Category 453 434 394 359 259 # of Funds in Category

Net Expe	ense		
4.62			► Fund Investment
4.11			Category Median
3.59			◆ Peer Group Median
3.08			Quartile Rank
2.57			
2.05			
1.54			
1.03	⊲		
0.51		~~~	
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	21	34	Percentile
	94/452	131/387	Rank

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

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.22	_	0.03
Beta	1.09	_	1.00
R-Squared	93.95	-	88.18
Standard Deviation	4.52	4.03	4.34
Sharpe Ratio	0.32	0.27	0.25
Tracking Error	1.16	-	1.45
Information Ratio	0.30	-	-0.09
Up Capture Ratio	114.28	-	104.64
Down Capture Ratio	111.74	_	105.88

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.58	4.43	6.40
Avg Eff Maturity	8.50	_	8.40



Baird Aggregate Bond Inst BAGIX

J	5 5
Style Analysis as	s of 03-31-2022
Style Breakdown	
Fixed Income	Quality High Midi
	Гоw
Ltd Mod Ext	-
Duration	

Fund	Bmark	Cat
58.90	3.53	46.62
3.70	74.59	12.57
12.90	10.82	23.27
23.90	8.32	15.40
0.60	0.28	0.93
0.00	0.00	0.36
0.00	0.00	0.18
0.00	2.46	0.68
	58.90 3.70 12.90 23.90 0.60 0.00	58.90 3.53 3.70 74.59 12.90 10.82 23.90 8.32 0.60 0.28 0.00 0.00

Asset Allocation as of 03-31-2022 Asset Class Net % Cat% US Stocks 0.00 0.27 Non-US Stocks 0.00 0.00 Bonds 92.52 93.20 Cash 3.43 4.16 Other 4.05 2.37 50 100 Total 100.00 100.00

Morningstar Category

Intermediate Core Bond

Morningstar Index

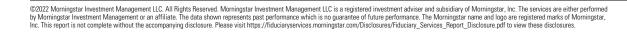
BBgBarc US Agg Bond TR USD

	Fund	Bmark	Cat	Fund		Benchma	uk II c	otogon, A	vorogo		
•				rund	* !	Dencima	iik [] G	ategory A	verage	1 [
Government -	28.46	_	30.13						1,		
Treasury	28.43	_	25.42		1	:	:				
Inflation – Protected	0.00	_	1.46								
Agency/Quasi Agency	0.03	-	1.18	[
Other Government Related	0.00	_	2.07								
Corporate	38.86	_	26.35								
Corporate Bond	34.88	_	25.10								
Bank Loan	0.00	_	0.06								
Convertible	3.98	_	1.15		I .						
Preferred	0.00	_	0.04								
Securitized	28.13	-	33.20								
Agency MBS Pass-Through	16.70	_	22.09			- :					
Agency MBS ARM	0.00	_	0.14								
Agency MBS CMO	2.92	_	4.03								
Non-Agency Residential MBS	0.39	_	0.23								
Commercial MBS	4.61	_	1.19								
Asset-Backed	3.51	_	5.51								
Covered Bond	0.00	_	0.01	ĺ							
Municipal	1.08	_	0.87								
Cash & Equivalents	3.47	_	7.55		[
Other	0.00	_	1.90	iΠ							

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	, , , , ,			
⊕ United States Treasury Bonds 2.5%	02-2045	4.09	4.09	_
United States Treasury Bonds 2.88%	05-2043	3.42	7.52	_
	02-2030	3.16	10.68	_
─ United States Treasury Notes 0.38%	07-2024	3.02	13.70	_
⊕ United States Treasury Notes 1.13%	08-2028	2.96	16.67	-
─ United States Treasury Notes 2.25%	11-2025	2.81	19.48	_
─ United States Treasury Notes 2.25%	11-2027	2.02	21.50	_
─ United States Treasury Bonds 1.38%	11-2040	1.99	23.48	_
─ United States Treasury Notes 2%	11-2026	1.65	25.13	_
⊕ United States Treasury Notes 1.25%	08-2031	1.60	26.73	_

⊕ Increase ⊕ Decrease ❖ New to Portfolio

Total Holdings 1528





BlackRock LifePath® Index 2025 K LIBKX

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

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 10.84 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 0.09 is 86.76% lower than the Target-Date 2025 category average.

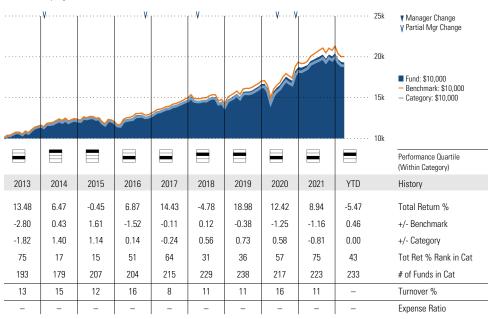
Morningstar Investment Management LLC Analysis

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ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance

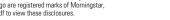


Net Exp	ense		
1.90			Fund Investment
1.69			Category Median
1.48			 Peer Group Mediar
1.27			Quartile Rank
1.06			
0.84			
0.63			
0.42			
0.21		•••••	
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	3	10	Percentile

	6/232	45/450	Rank					
0 1	Peer group is a subset of the category and includes funds with the							
same management style (active vs. passive) and similar share class								
characterio	etice							

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.19	_	-0.27
Beta	0.90	_	0.95
R-Squared	98.81	_	96.66
Standard Deviation	9.72	10.68	10.27
Sharpe Ratio	0.79	0.78	0.74
Tracking Error	1.47	_	2.15
Information Ratio	-0.42	_	-0.31
Up Capture Ratio	91.46	_	94.27
Down Capture Ratio	90.17	-	96.69

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.30	17.45	17.82
Price/Book Ratio	2.52	2.56	2.69
Avg Eff Duration	6.77	9.46	6.52





BlackRock LifePath® Index 2025 K LIBKX

Quality High MidLow

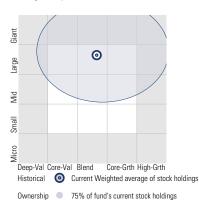
Duration

Morningstar Category Target-Date 2025

Morningstar Index Morningstar Lifetime Mod 2025 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



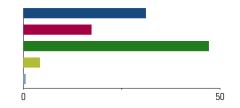
Style Breakdown

Equity				Fixed	Income
17	27	26	Large		
6	9	5	Mid		
3	4	2	Small		
Value	Blend	Growth		Ltd	Mod

Value Blend Growth

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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.48	9.96
Cash	4.10	3.59
Bonds	47.10	39.68
Non-US Stocks	17.25	16.44
US Stocks	31.07	30.32
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		ъ .	0.	-				По					
		Fund	Bmark	Cat	Func	'	Bench	mark	Categ	jory Ave	rage			
ŀ	Cyclical	38.29	38.87	36.65										
Å.	Basic Materials	4.51	5.02	4.58			-							
A	Consumer Cyclical	10.68	9.95	11.30				-						
Ę.	Financial Services	15.07	15.03	15.28										
ŵ	Real Estate	8.03	8.87	5.49			_ '							
W	Sensitive	41.22	39.09	42.04										
0	Communication Services	7.47	5.94	7.66		. 1	0							
•	Energy	4.12	4.51	3.92										
Ф	Industrials	10.17	11.13	10.46										
	Technology	19.46	17.51	20.00					i j					
-	Defensive	20.48	22.05	21.31										
Ħ	Consumer Defensive	6.40	6.57	6.35										
+	Healthcare	11.47	12.44	12.12				'						
•	Utilities	2.61	3.04	2.84		Ī								
					0%	5	10	15	20	25	30	35	40	4

A.I.	M	0/ 11 . 1	0 1 0/	VTD D : 0/	
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares US Aggregate Bond Index Inv A	_	42.94	42.94	_	_
Ð iShares Russell 1000 Large-Cap ldx Inv A	_	26.85	69.79	_	_
∋ iShares Core MSCI Total Intl Stk ETF	-	16.46	86.25	_	_
⊕ iShares TIPS Bond ETF	_	7.59	93.84	_	_
⊕ BlackRock Small Cap Index Fund	-	3.25	97.09	-	-
∋ iShares Developed Real Estate ldx K	_	2.17	99.26	_	_
⊕ Usd Cash(Alpha Committed)	-	0.55	99.81	_	_
	_	0.19	100.00	_	_

Total Holdings 8



BlackRock LifePath® Index 2030 K LINKX

Growth of \$10,000

72

222

12

14

207

20

17

236

12

52

226

19

63

237

7

30

243

15

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Tot Ret % Rank in Cat

of Funds in Cat

Turnover %

Expense Ratio

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Lisa O'Connor since 06-2020 Christopher Chung since 06-2020

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 10.84 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 0.09 is 86.96% 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.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 15k Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 15.40 6.64 -0.50 7.29 16.36 -5.56 21.08 13.05 11.42 -5.39 Total Return % 0.63 1.80 -1.97 -0.23 0.26 -0.16 -0.64 -0.27 0.59 -4.24 +/- Benchmark 1.60 -0.21 0.69 -1.25 1.29 -0.04 1.01 0.06 -0.26 0.33 +/- Category

30

246

14

58

227

14

59

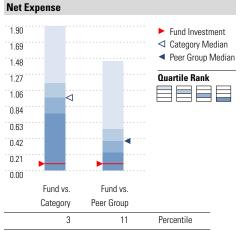
224

9

25

234



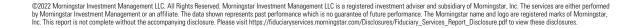


42/388 Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.43	_	0.01
Beta	0.94	_	0.97
R-Squared	99.14	_	97.86
Standard Deviation	11.59	12.22	11.93
Sharpe Ratio	0.79	0.76	0.75
Tracking Error	1.27	_	1.98
Information Ratio	-0.04	_	-0.12
Up Capture Ratio	96.60	_	97.82
Down Capture Ratio	94.52	_	98.70

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.31	17.27	17.76
Price/Book Ratio	2.51	2.53	2.73
Avg Eff Duration	6.78	10.10	6.93



6/233



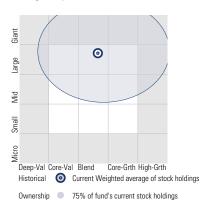
BlackRock LifePath® Index 2030 K LINKX

Morningstar Category Target-Date 2030

Morningstar Index Morningstar Lifetime Mod 2030 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity				Fixed I	ncome
17	28	27	Large		
6	10	5	Mid		
3	3	2	Small		
Value	Blend	Growth		Ltd	Mod

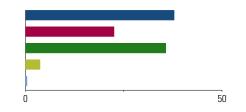
High MidLow Mod Duration

Quality

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 37.79 36.98 Non-US Stocks 22.50 19.84 Bonds 35.68 29.89 Cash 3.67 2.57 Other 0.36 10.71 100.00 100.00 Total

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
<u></u>	Cyclical	38.53	38.79	36.23	
A.	Basic Materials	4.56	5.11	4.54	
A	Consumer Cyclical	10.69	10.06	11.42	
æ	Financial Services	15.08	15.20	15.61	
fi	Real Estate	8.20	8.42	4.66	
W	Sensitive	41.14	39.18	42.47	
	Communication Services	7.55	5.95	7.55	
•	Energy	4.07	4.54	3.97	
Ф	Industrials	10.04	11.24	10.73	
	Technology	19.48	17.45	20.22	
—	Defensive	20.33	22.01	21.31	
Ħ	Consumer Defensive	6.45	6.59	6.44	
٠	Healthcare	11.28	12.38	12.17	
•	Utilities	2.60	3.04	2.70	
					0% 5 10 15 20 25 30 35 40

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx Inv A	_	34.00	34.00	_	_
⊕ iShares US Aggregate Bond Index Inv A	-	31.73	65.73	_	_
	-	21.46	87.19	_	_
⊕ iShares TIPS Bond ETF	-	6.49	93.68	_	_
	-	2.91	96.59	-	-
⊕ BlackRock Small Cap Index Fund	_	2.42	99.01	_	_
⊕ Usd Cash(Alpha Committed)	-	0.77	99.78	_	_
⊕ BlackRock Cash Funds Treasury SL Agency	_	0.22	100.00	_	_

Total Holdings 8



BlackRock LifePath® Index 2035 K LIJKX

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

Expense Ratio

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

Quantitative Screens

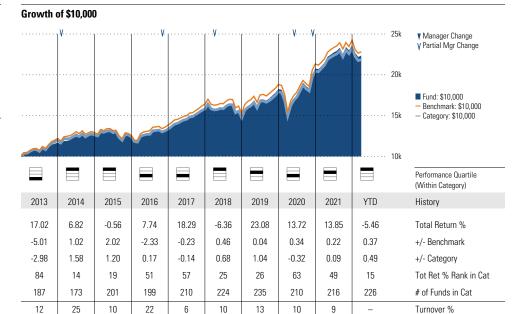
- Q Performance: The fund has finished in the Target-Date
 2035 category's top three quartiles in 9 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.84 years.
- Net Expense: The fund's expense ratio of 0.09 is 87.14% lower than the Target-Date 2035 category average.

Morningstar Investment Management LLC Analysis

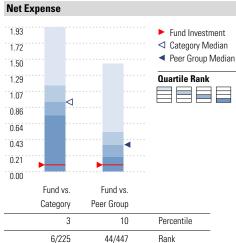
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021



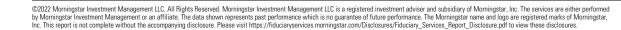




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.76	_	0.43
Beta	0.96	_	0.97
R-Squared	99.31	_	98.27
Standard Deviation	13.41	13.98	13.63
Sharpe Ratio	0.78	0.73	0.75
Tracking Error	1.28	_	2.00
Information Ratio	0.30	_	0.14
Up Capture Ratio	98.60	_	98.87
Down Capture Ratio	95.20	_	97.34

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.32	17.09	17.61
Price/Book Ratio	2.51	2.49	2.68
Avg Eff Duration	6.81	10.66	7.24





BlackRock LifePath® Index 2035 K LIJKX

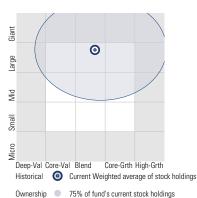
Quality High MidLow

Morningstar Category Target-Date 2035

Morningstar Index Morningstar Lifetime Mod 2035 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity				Fixed Income
18	28	27	Large	
6	10	5	Mid	
2	3	1	Small	
2		5	Vlid Small	

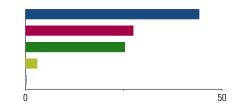
Value Blend Growth

Ltd Duration Weight %

Mod

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.27	9.83
Cash	2.95	2.59
Bonds	25.24	20.27
Non-US Stocks	27.38	24.35
US Stocks	44.16	42.95
Asset Class	Net %	Cat%

	g . g		Б .	0 .	-				По					
		Fund	Bmark	Cat	Fund	d '	Bench	mark	Categ	jory Ave	erage			
	Cyclical	38.59	38.69	36.38										
A	Basic Materials	4.61	5.22	4.66										
A	Consumer Cyclical	10.69	10.12	11.48				-						
Ę.	Financial Services	15.13	15.36	15.48				- j						
ŵ	Real Estate	8.16	7.99	4.76			ľ							
W	Sensitive	41.12	39.30	42.42										
	Communication Services	7.61	5.98	7.77		7								
•	Energy	4.03	4.59	3.94										
Ф	Industrials	9.95	11.34	10.50					_					
	Technology	19.53	17.39	20.21										
→	Defensive	20.28	22.01	21.20										
Ħ	Consumer Defensive	6.51	6.61	6.38			_							
+	Healthcare	11.17	12.35	12.07		- 1								
•	Utilities	2.60	3.05	2.75]								
					0%	5	10	15	20	25	30	35	40	4

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx K	_	40.81	40.81	_	_
	_	26.16	66.96	_	_
⊕ iShares US Aggregate Bond Index Inv A	_	21.69	88.66	_	_
⊕ iShares TIPS Bond ETF	_	5.30	93.95	_	_
⊕ iShares Developed Real Estate ldx K	-	3.50	97.45	-	-
BlackRock Small Cap Index Fund	_	1.66	99.12	_	_
⊕ Usd Cash(Alpha Committed)	-	0.68	99.79	_	_
⊕ BlackRock Cash Funds Treasury SL Agency	_	0.21	100.00	_	_

Total Holdings 8



BlackRock LifePath® Index 2040 K LIKKX

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

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

Quantitative Screens

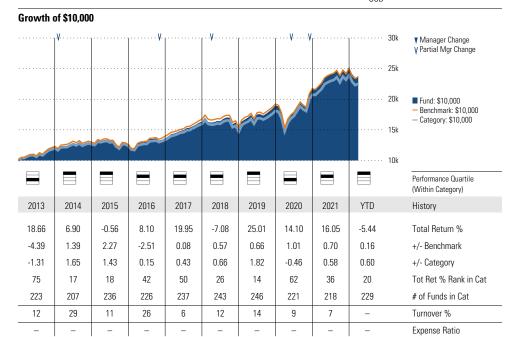
- ❷ Performance: The fund has finished in the Target-Date
 2040 category's top three quartiles in 10 of the 10 years it's
 been in existence.
- Management: The fund's management has been in place for 10.84 years.
- Net Expense: The fund's expense ratio of 0.09 is 87.32% lower than the Target-Date 2040 category average.

Morningstar Investment Management LLC Analysis

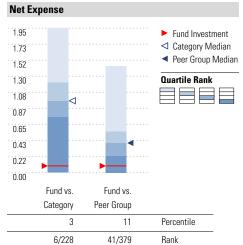
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021



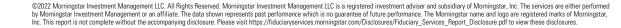




Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	0.96	_	0.72
Beta	0.97	_	0.95
R-Squared	99.28	_	98.32
Standard Deviation	15.10	15.50	14.90
Sharpe Ratio	0.77	0.72	0.76
Tracking Error	1.36	_	2.13
Information Ratio	0.55	_	0.23
Up Capture Ratio	100.70	_	98.32
Down Capture Ratio	96.90	_	95.65

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.31	16.93	17.52
Price/Book Ratio	2.51	2.46	2.66
Avg Eff Duration	6.84	11.14	7.50



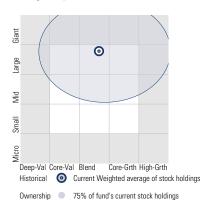


BlackRock LifePath® Index 2040 K LIKKX

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

Lquity				1 1/101
18	28	28	Large	
6	10	5	Mid	
2	2	1	Small	

Value Blend Growth

Fixed Income

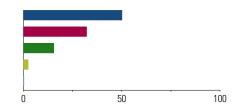
Ouality

High
Mid

Ltd Mod Ext
Duration

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 50.06 48.66 Non-US Stocks 32.06 28.01 Bonds 15.39 12.89 Cash 2.31 2.05 Other 0.18 8.40 Total 100.00 100.00

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
Ն	Cyclical	38.68	38.72	36.57	
â.	Basic Materials	4.64	5.35	4.66	
4	Consumer Cyclical	10.71	10.16	11.52	
£	Financial Services	15.14	15.49	15.55	
ŧ	Real Estate	8.19	7.72	4.84	
M	Sensitive	41.10	39.28	42.33	
	Communication Services	7.64	5.97	7.75	· · · · · · · · · · · · · · · · · · ·
ð	Energy	4.00	4.60	3.91	—
Ģ	Industrials	9.92	11.41	10.61	
	Technology	19.54	17.30	20.06	
→	Defensive	20.23	21.99	21.12	
	Consumer Defensive	6.54	6.63	6.29	
٠	Healthcare	11.10	12.29	12.09	
•	Utilities	2.59	3.07	2.74	
					0% 5 10 15 20 25 30 35 40 4

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx Inv A	_	47.02	47.02	_	_
⊝ iShares Core MSCI Total Intl Stk ETF	_	30.64	77.65	-	-
⊕ iShares US Aggregate Bond Index Inv A	_	12.61	90.26	-	-
⊕ iShares Developed Real Estate Idx K	_	4.09	94.35	-	-
⊕ iShares TIPS Bond ETF	-	3.81	98.16	-	-
BlackRock Small Cap Index Fund	_	1.05	99.20	_	_
⊕ Usd Cash(Alpha Committed)	_	0.59	99.79	-	-
	_	0.21	100.00	_	-

Total Holdings 8



BlackRock LifePath® Index 2045 K LIHKX

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

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

Quantitative Screens

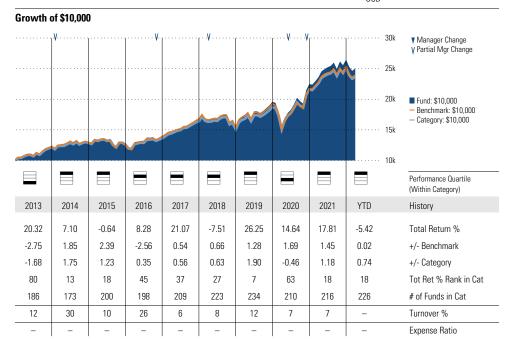
- Management: The fund's management has been in place for 10.84 years.
- Net Expense: The fund's expense ratio of 0.09 is 87.32% lower than the Target-Date 2045 category average.

Morningstar Investment Management LLC Analysis

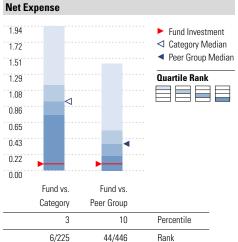
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021







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	1.18	_	0.88
Beta	1.00	_	0.95
R-Squared	99.18	_	98.30
Standard Deviation	16.38	16.39	15.75
Sharpe Ratio	0.78	0.71	0.76
Tracking Error	1.49	_	2.17
Information Ratio	0.83	_	0.29
Up Capture Ratio	103.83	_	98.75
Down Capture Ratio	99.58	_	95.61

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.28	16.80	17.62
Price/Book Ratio	2.50	2.43	2.65
Avg Eff Duration	6.88	11.57	7.28



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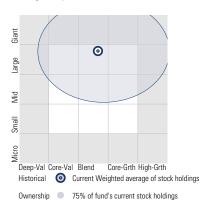
BlackRock LifePath® Index 2045 K LIHKX

Morningstar Category Target-Date 2045

Morningstar Index Morningstar Lifetime Mod 2045 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity			
18	28	28	Large
6	10	5	Mid
2	2	1	Small

Value Blend Growth

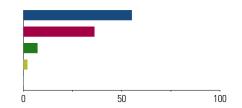
High Μid Low Mod Ltd Duration

Quality

Fixed Income

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 52.39 55.00 Non-US Stocks 36.00 30.14 Bonds 7.03 6.98 Cash 1.86 2.04 Other 0.11 8.47 100.00 100.00 Total

		Fund	Bmark	Cat	Fund	•	Benchn	nark	Categ	ory Ave	rage	_	
b	Cyclical	38.73	38.84	36.70								Ť	
i.	Basic Materials	4.68	5.44	4.70]							
-	Consumer Cyclical	10.71	10.19	11.63									
₽	Financial Services	15.18	15.60	15.41									
b	Real Estate	8.16	7.61	4.96									
NI	Sensitive	41.05	39.25	42.22									
	Communication Services	7.63	5.97	7.91									
•	Energy	4.00	4.63	3.77									
Ģ	Industrials	9.93	11.46	10.52									
3	Technology	19.49	17.19	20.02									
+	Defensive	20.23	21.91	21.08									
=	Consumer Defensive	6.55	6.63	6.21									
۲	Healthcare	11.07	12.20	12.11									
?	Utilities	2.61	3.08	2.76									

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx Inv A	_	51.77	51.77	_	_
	_	34.45	86.22	-	-
⊕ iShares US Aggregate Bond Index Inv A	_	5.38	91.60	-	-
⊕ iShares Developed Real Estate ldx K	_	4.50	96.10	-	-
⊕ iShares TIPS Bond ETF	_	2.10	98.19	-	-
BlackRock Small Cap Index Fund	_	1.02	99.21	_	_
⊕ Usd Cash(Alpha Committed)	_	0.58	99.79	-	-
	_	0.21	100.00	-	-

Total Holdings 8



BlackRock LifePath® Index 2050 K LIPKX

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

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

Quantitative Screens

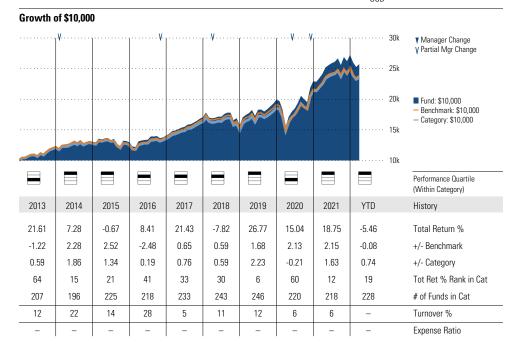
- Performance: The fund has finished in the Target-Date 2050 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.84 years.
- Net Expense: The fund's expense ratio of 0.09 is 87.5% lower than the Target-Date 2050 category average.

Morningstar Investment Management LLC Analysis

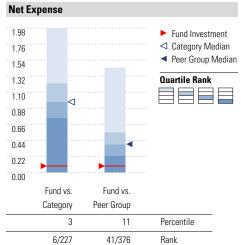
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021







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	1.35	_	0.94
Beta	1.01	_	0.95
R-Squared	99.14	_	98.22
Standard Deviation	16.97	16.71	16.07
Sharpe Ratio	0.78	0.70	0.75
Tracking Error	1.59	_	2.20
Information Ratio	1.02	_	0.28
Up Capture Ratio	106.18	_	99.06
Down Capture Ratio	101.51	_	95.81

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.26	16.68	17.57
Price/Book Ratio	2.49	2.41	2.64
Avg Eff Duration	6.91	-	6.69



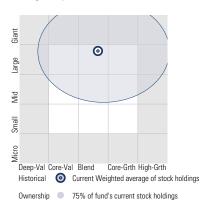
BlackRock LifePath® Index 2050 K LIPKX

Morningstar Category Target-Date 2050

Morningstar Index Morningstar Lifetime Mod 2050 TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

-90.07			
18	28	28	Large
6	10	5	Mid
2	2	1	Small

Value Blend Growth

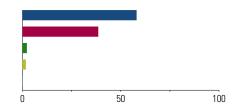
Ltd Mod Ext
Duration

Quality

Fixed Income

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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.08	7.28
Cash	1.54	1.73
Bonds	2.06	5.37
Non-US Stocks	38.41	31.45
US Stocks	57.93	54.18
Asset Class	Net %	Cat%

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark Category Average
Դ	Cyclical	38.74	39.07	36.93	
A.	Basic Materials	4.70	5.52	4.70	
A	Consumer Cyclical	10.70	10.20	11.59	
æ	Financial Services	15.19	15.69	15.43	
ŵ	Real Estate	8.15	7.66	5.21	
W	Sensitive	41.04	39.14	42.03	
	Communication Services	7.62	5.97	7.84	
•	Energy	4.01	4.63	3.77	
Ф	Industrials	9.95	11.49	10.55	
	Technology	19.46	17.05	19.87	
→	Defensive	20.23	21.80	21.03	
Ħ	Consumer Defensive	6.56	6.62	6.19	
+	Healthcare	11.06	12.10	12.09	
•	Utilities	2.61	3.08	2.75	
					0% 5 10 15 20 25 30 35 40

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx Inv A	_	54.56	54.56	_	_
⊕ iShares Core MSCI Total Intl Stk ETF	-	36.77	91.33	-	-
⊕ iShares Developed Real Estate Idx K	-	4.77	96.09	-	-
⊕ iShares US Aggregate Bond Index Inv A	-	1.49	97.58	-	-
BlackRock Small Cap Index Fund	_	1.02	98.61	-	-
iShares TIPS Bond ETF	_	0.69	99.30	_	_
⊕ Usd Cash(Alpha Committed)	-	0.50	99.80	-	-
⊖ BlackRock Cash Funds Treasury SL Agency	_	0.20	100.00	-	-

Total Holdings 8



BlackRock LifePath® Index 2055 K LIVKX

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

Turnover %

Expense Ratio

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2055 category's top three quartiles in 10 of the 10 years it's been in existence.
- Management: The fund's management has been in place for 10.84 years.
- Net Expense: The fund's expense ratio of 0.09 is 87.32% 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.

ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

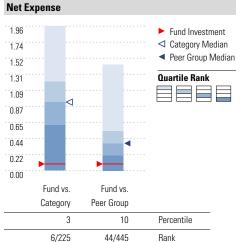




12

6

6



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	1.44	_	1.05
Beta	1.01	_	0.96
R-Squared	99.08	_	98.16
Standard Deviation	17.04	16.80	16.21
Sharpe Ratio	0.78	0.70	0.75
Tracking Error	1.65	_	2.23
Information Ratio	1.03	_	0.34
Up Capture Ratio	106.52	_	99.78
Down Capture Ratio	101.61	_	96.17

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.24	16.56	17.29
Price/Book Ratio	2.49	2.38	2.57
Avg Eff Duration	6.82	_	6.54



15

22

17

2

5

8

BlackRock LifePath® Index 2055 K LIVKX

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

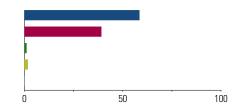
29	27	Large
10	5	Mid
2	1	Small
	10	10 5

Value Blend Growth



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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 58.39 53.78 Non-US Stocks 39.00 34.81 Bonds 0.95 4.62 Cash 1.58 1.52 Other 0.07 5.28 100.00 100.00 Total

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund Fenchmark Category Average
<u></u>	Cyclical	38.79	39.35	37.26	
A.	Basic Materials	4.71	5.60	4.91	
A	Consumer Cyclical	10.69	10.22	11.36	
æ	Financial Services	15.20	15.77	15.66	
俞	Real Estate	8.19	7.76	5.33	
W	Sensitive	40.98	38.99	41.98	
	Communication Services	7.61	5.95	7.69	7
•	Energy	4.01	4.63	4.09	
Ф	Industrials	9.94	11.51	10.53	
	Technology	19.42	16.90	19.67	
→	Defensive	20.21	21.65	20.75	
Ħ	Consumer Defensive	6.56	6.61	6.31	
+	Healthcare	11.05	11.97	11.75	
•	Utilities	2.60	3.07	2.69	
					0% 5 10 15 20 25 30 35 40 4

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx Inv A	-	54.97	54.97	_	_
⊕ iShares Core MSCI Total Intl Stk ETF	_	37.34	92.30	_	_
⊕ iShares Developed Real Estate Idx K	_	4.85	97.16	_	_
⊕ BlackRock Small Cap Index Fund	_	1.03	98.18	_	_
⊕ iShares US Aggregate Bond Index Inv A	-	0.81	98.99	-	-
⊕ Usd Cash(Alpha Committed)	_	0.58	99.57	_	_
⊕ iShares TIPS Bond ETF	_	0.21	99.79	_	_
⊕ BlackRock Cash Funds Treasury SL Agency	_	0.21	100.00	_	_

Total Holdings 8



BlackRock LifePath® Index 2060 K LIZKX

Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Alan Mason since 02-2016 Amy Whitelaw since 02-2016 Greg Savage since 04-2018 Lisa O'Connor since 06-2020 Christopher Chung since 06-2020

Quantitative Screens

- Performance: The fund has finished in the Target-Date 2060 category's top three quartiles in 5 of the 5 years it's been in existence.
- Management: The fund's management has been in place for 6.09 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 0.09 is 87.5% lower than the Target-Date 2060 category average.

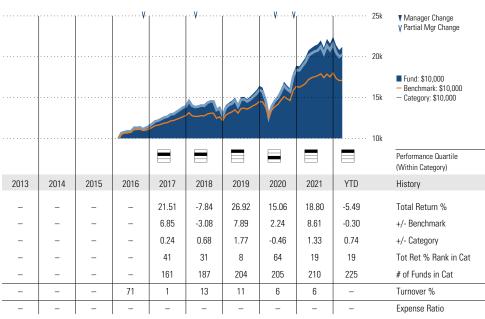
Morningstar Investment Management LLC Analysis

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.

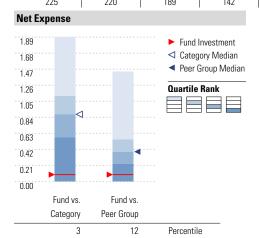
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







	6/225	44/368	Rank	
Peer group	is a subset of t	he category ar	ıd includes fun	ds with the
same man	agement style (active vs. pass	ive) and simila	r share class
characteris	etice			

Rank

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-0.39
Beta	1.53	_	1.46
R-Squared	98.18	_	97.68
Standard Deviation	17.05	11.03	16.34
Sharpe Ratio	0.78	0.76	0.75
Tracking Error	6.30	_	5.70
Information Ratio	0.70	_	0.61
Up Capture Ratio	156.83	_	147.81
Down Capture Ratio	161.94	-	154.30

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.24	16.35	17.66
Price/Book Ratio	2.49	2.35	2.69
Avg Eff Duration	6.75	6.81	6.34



6/225

BlackRock LifePath® Index 2060 K LIZKX

Quality High MidLow

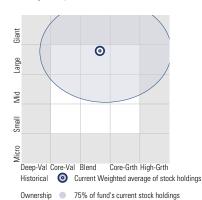
Morningstar Category Target-Date 2060

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

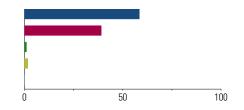
Equity	, ounu	,,,,,		Fixed In	come
18	29	27	Large		
6	10	5	Mid		
2	2	1	Small		
V/=1	Diamet	C		Last	N 4I

Value Blend Growth

Mod I td Duration

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

Asset Allocation as of 03-31-2022



Asset Class Net % Cat% US Stocks 58.39 55.68 Non-US Stocks 38.99 33.32 Bonds 0.94 4.62 Cash 1.61 1.90 Other 0.07 4.49 Total 100.00 100.00

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [Category Average
<u></u>	Cyclical	38.79	38.84	36.42	
æ.	Basic Materials	4.72	5.59	4.77	
A	Consumer Cyclical	10.69	9.86	11.59	
æ	Financial Services	15.20	15.94	15.23	
fi	Real Estate	8.18	7.45	4.83	
W	Sensitive	41.00	38.82	42.54	
	Communication Services	7.61	6.02	8.24	
ð	Energy	4.01	4.86	3.84	
Ф	Industrials	9.94	11.32	10.41	[*
	Technology	19.44	16.62	20.05	
→	Defensive	20.20	22.35	21.04	
	Consumer Defensive	6.56	7.06	6.12	
٠	Healthcare	11.04	11.94	12.26	
•	Utilities	2.60	3.35	2.66	
					0% 5 10 15 20 25 30 35 40 4

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
iShares Russell 1000 Large-Cap ldx Inv A	-	54.98	54.98	_	_
⊕ iShares Core MSCI Total Intl Stk ETF	_	37.33	92.31	_	-
⊕ iShares Developed Real Estate Idx K	_	4.84	97.16	_	_
⊕ BlackRock Small Cap Index Fund	_	1.01	98.17	_	-
⊕ iShares US Aggregate Bond Index Inv A	-	0.87	99.04	-	-
① Usd Cash(Alpha Committed)	_	0.62	99.66	_	_
⊕ BlackRock Cash Funds Treasury SL Agency	_	0.20	99.87	_	-
⊕ iShares TIPS Bond ETF	_	0.13	100.00	_	_

Total Holdings 8



BlackRock LifePath® Index 2065 K LIWKX

Morningstar Category Target-Date 2065+

Morningstar Index

Morningstar Mod Tgt Risk TR USD

Portfolio Manager(s)

Alan Mason since 10-2019 Amy Whitelaw since 10-2019 Greg Savage since 10-2019 Lisa O'Connor since 06-2020 Christopher Chung since 06-2020

Quantitative Screens

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

× Management: The fund's management team has been in place for less than three 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 0.09 is 87.32% lower than the Target-Date 2065+ category average.

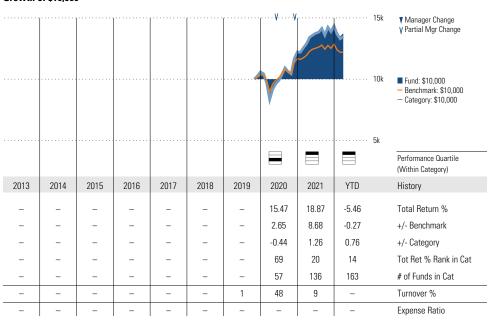
Morningstar Investment Management LLC Analysis

This fund fails the manager tenure screen due to a change in the lead portfolio manager for the fund, but we are confident in his experience as well as the entire team behind this target-date series.

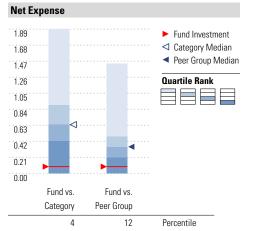
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	4	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000







30/253 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- Teal hisk Wiellics			
	Fund	Bmark	Cat
Alpha	_	-	-1.03
Beta	_	-	1.53
R-Squared	_	-	97.89
Standard Deviation	_	11.03	17.06
Sharpe Ratio	_	0.76	0.72
Tracking Error	_	-	6.35
Information Ratio	_	-	0.52
Up Capture Ratio	_	-	151.14
Down Capture Ratio	_	-	161.40

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.25	16.35	17.24
Price/Book Ratio	2.49	2.35	2.59
Avg Eff Duration	6.64	6.81	6.27



6/163

BlackRock LifePath® Index 2065 K LIWKX

Morningstar Category Morningstar Index Target-Date 2065+

Asset Class

US Stocks

Bonds

Cash

Other

Total

100

Non-US Stocks

Morningstar Mod Tgt Risk TR USD

Net %

58.53

38.88

0.94

1.58

0.07

100.00

Cat%

53.10

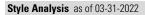
32.58

6.84

2.23

5.25

100.00



Morningstar Style Box™



Style Breakdown

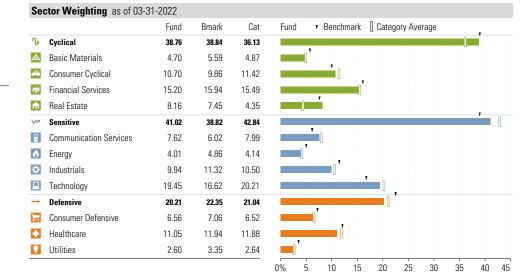
Equity

-quit,			
18	29	28	Large
6	10	5	Mid
2	2	1	Small

Value Blend Growth



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



Top 7 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ iShares Russell 1000 Large-Cap ldx K	_	55.10	55.10	_	_
⊕ iShares Core MSCI Total Intl Stk ETF	_	37.22	92.32	-	-
⊕ iShares Developed Real Estate ldx K	_	4.84	97.15	-	-
⊕ BlackRock Small Cap Index Fund	_	1.04	98.20	-	-
⊕ iShares US Aggregate Bond Index InstI	_	1.02	99.22	-	_
⊕ Usd Cash(Alpha Committed)	_	0.58	99.80	_	_
⇒ BlackRock Cash Funds Treasury SL Agency	-	0.20	100.00	_	-

Asset Allocation as of 03-31-2022

50

Total Holdings 7



BlackRock LifePath® Index Retire K LIRKX

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

Portfolio Manager(s)

Alan Mason since 05-2011 Amy Whitelaw since 05-2011 Greg Savage since 04-2018 Christopher Chung since 06-2020 Lisa O'Connor since 06-2020

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 10.84 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 0.09 is 86.76% lower than the Target-Date Retirement category average.

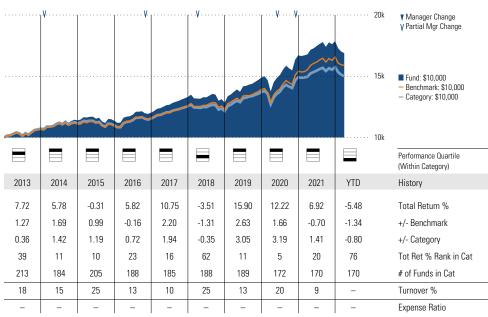
Morningstar Investment Management LLC Analysis

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.

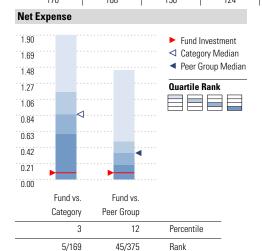
ESG Metrics

Metric	Rating	Updated
ESG Commitment	1-Low	04-07-2022
Sustainability Rating	3	02-28-2022

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 Fund Benchmark Category Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 yea 5 year -5.48 0.60 7.13 6.38 5.80 5.75 Fund Return % -4.14 2.32 6.81 6.02 5.10 5.96 Benchmark Return % 4 97 -4 68 0.34 5 44 4 44 Category Average % 76 29 6 5 % Rank in Category 170 168 150 124 78 # 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 characteristics.

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.16	_	-0.83
Beta	1.07	_	0.92
R-Squared	98.25	_	93.18
Standard Deviation	7.77	7.17	6.85
Sharpe Ratio	0.84	0.86	0.70
Tracking Error	1.16	_	2.18
Information Ratio	0.28	_	-0.59
Up Capture Ratio	105.69	_	85.88
Down Capture Ratio	106.62	_	92.19

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	17.27	18.05	17.49
Price/Book Ratio	2.49	2.70	2.57
Avg Eff Duration	6.76	5.68	6.50



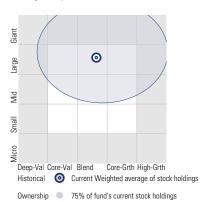
BlackRock LifePath® Index Retire K LIRKX

Morningstar Category Target-Date Retirement

Morningstar Index Morningstar Lifetime Mod Incm TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Lquity			
16	26	25	Large
6	9	5	Mid
4	5	3	Small
	D	0	

Value Blend Growth

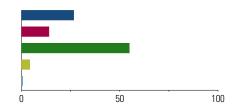
Mod Ltd Duration

Fixed Income

Quality High MidLow

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

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.56	13.78
Cash	4.16	5.53
Bonds	54.83	52.27
Non-US Stocks	13.93	9.98
US Stocks	26.51	18.44
Asset Class	Net %	Cat%

	g . g		Б .	0 .	-		- D - I		По					
		Fund	Bmark	Cat	Fund	' t	Bench	mark	Categ	jory Ave	erage		,	
	Cyclical	39.00	38.64	38.62									= 0	
A	Basic Materials	4.40	4.65	4.45			į							
A	Consumer Cyclical	10.51	9.79	10.53										
Ę	Financial Services	14.84	14.55	14.91										
π	Real Estate	9.25	9.65	8.73			= 0							
W	Sensitive	40.66	39.17	40.42										
	Communication Services	7.27	5.96	7.10]							
•	Energy	4.13	4.41	4.20										
Ф	Industrials	10.17	10.83	10.11										
	Technology	19.09	17.97	19.01										
→	Defensive	20.34	22.18	20.96										
Ħ	Consumer Defensive	6.26	6.52	6.40										
+	Healthcare	11.48	12.67	11.59				•						
•	Utilities	2.60	2.99	2.97										
					0%	5	10	15	20	25	30	35	40	4

Top 8 Holdings as of 03-31-2022					
Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊝ iShares US Aggregate Bond Index K	_	50.86	50.86	_	_
⊝ iShares Russell 1000 Large-Cap ldx K	_	21.66	72.53	_	_
	_	13.08	85.61	_	_
	_	8.02	93.63	_	_
	-	3.79	97.42	-	-
⊝ iShares Developed Real Estate ldx K	_	2.27	99.69	_	_
⊕ BlackRock Cash Funds Treasury SL Agency	-	0.20	99.89	_	_
⊕ Usd Cash(Alpha Committed)	_	0.11	100.00	_	_

Total Holdings 8



DFA US Small Cap Value I DFSVX

Growth of \$10,000

485

14

465

9

477

19

0.52

505

9

0.52

481

24

0.52

483

27

0.52

Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Portfolio Manager(s)

Jed Fogdall since 02-2012 Joel Schneider since 07-2015 Marc Leblond since 02-2020

Quantitative Screens

Management: The fund's management has been in place for 10.09 years.

Net Expense: The fund's expense ratio of 0.3 is 73.91% lower than the Small Value category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Medium Risk	12-31-2021

▼ Manager Change V Partial Mgr Change Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 10k Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History 42.38 3.48 -7.81 28.26 7.21 -15.13 18.12 2 23 39.84 -0.08 Total Return % -0.74 -2.27 11.57 7.86 -0.34-3.48 -0.63 -4.27 -2.40 2.32 +/- Benchmark 0.14 -1.33 8.27 6.16 -1.10 2.27 0.33 -3.31 -1.79 1.93 +/- Category 12 58 71 33 67 48 82 58 12 21 Tot Ret % Rank in Cat

473

19

0.53

450

18

0.52

448

22

0.42

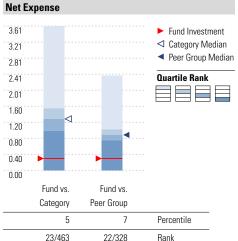
456

of Funds in Cat

Turnover %

Expense Ratio



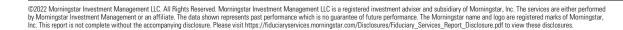


Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class characteristics.

3-Year KISK Welrics			
	Fund	Bmark	Cat
Alpha	1.29	_	0.48
Beta	1.09	_	1.01
R-Squared	97.10	-	94.67
Standard Deviation	27.46	24.94	25.81
Sharpe Ratio	0.62	0.58	0.58
Tracking Error	5.14	_	6.29
Information Ratio	0.41	-	0.05
Up Capture Ratio	111.63	-	100.49
Down Capture Ratio	109.10	-	99.58

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	10.63	12.54	12.81
Price/Book Ratio	1.30	1.53	1.72
Geom Avg Mkt Cap \$B	2.68	2.34	4.24
ROE	11.69	8.77	16.11

D--46-11- M-4-1-





DFA US Small Cap Value I DFSVX

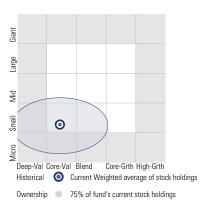
Morningstar Category Small Value

Morningstar Index

Russell 2000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

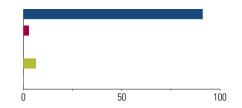
Lquity			
0	1	0	raige
4	3	1	MIN
57	30	4	JIIaii

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Asset Class	Net %	Cat%
Asset class	INEL %	Gdl%
US Stocks	91.07	95.39
Non-US Stocks	2.61	2.80
Bonds	0.00	-0.01
Cash	6.21	1.68
Other	0.11	0.15
Total	100.00	100.00

Sec	ctor Weighting as of 03-3	31-2022			
		Fund	Bmark	Cat	Fund • Benchmark [] Category Average
Ն	Cyclical	51.58	48.57	50.92	
A.	Basic Materials	8.72	3.98	6.41	
A	Consumer Cyclical	12.43	7.24	13.31	
ê	Financial Services	29.73	22.89	23.73	
fi	Real Estate	0.70	14.46	7.47	
M	Sensitive	39.49	33.23	36.42	
	Communication Services	2.32	3.75	2.08	
8	Energy	9.52	9.38	6.33	
Ф	Industrials	19.54	14.08	18.85	
	Technology	8.11	6.02	9.16	
→	Defensive	8.92	18.19	12.66	
-	Consumer Defensive	4.89	3.89	4.15	
ř	Healthcare	3.58	8.88	5.57	
•	Utilities	0.45	5.42	2.94	
					0% 5 10 15 20 25 30 35 40 45 50

Name	0/ 11 - 4	C	VTD D-4 0/	Manain anton Cantan
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
◆ DFA Short Term Investment	4.83	4.83	_	_
⊕ S+p500 Emini Fut Mar22 Xcme 20220318	1.34	6.18	_	_
⊕ Ssc Government Mm Gvmxx	1.28	7.45	_	_
PDC Energy Inc	0.86	8.31	49.51	Energy
Element Solutions Inc	0.84	9.15	-9.47	Basic Materials
Alcoa Corp	0.83	9.98	51.28	Basic Materials
Popular Inc	0.78	10.76	0.30	Financial Services
Amkor Technology Inc	0.76	11.52	-12.18	Technology
→ Old National Bancorp	0.72	12.24	-8.83	Financial Services
Webster Financial Corp	0.71	12.95	1.22	Financial Services
Murphy Oil Corp	0.68	13.64	55.27	Energy
Valley National Bancorp	0.67	14.31	-4.51	Financial Services
Antero Resources Corp	0.66	14.96	74.46	Energy
Acadia Healthcare Co Inc	0.64	15.61	7.96	Healthcare
WESCO International Inc	0.63	16.24	-1.10	Industrials

Total Holdings 1025



Federated Hermes Govt Ultrashort R6 FGULX

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 4 of the 5 years it's been in existence.

Management: The fund's management has been in place for 24.74 years.

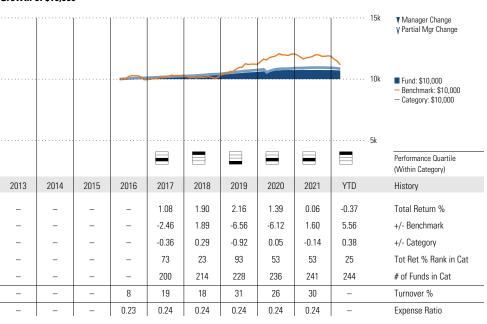
Style Consistency is not calculated for Fixed Income funds.

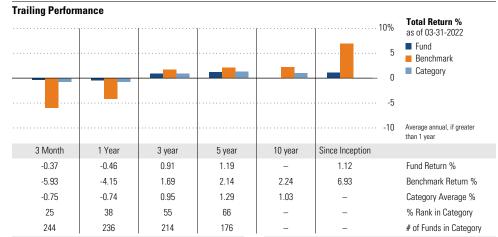
Net Expense: The fund's expense ratio of 0.24 is 48.94% lower than the Ultrashort Bond category average.

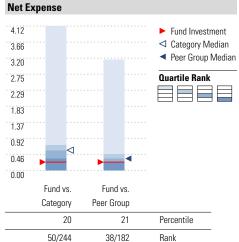
Morningstar Investment Management LLC Analysis

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







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	0.76	_	0.63
Beta	0.08	_	0.17
R-Squared	35.54	-	19.54
Standard Deviation	0.57	4.03	1.85
Sharpe Ratio	0.46	0.27	0.16
Tracking Error	3.72	-	3.91
Information Ratio	-0.21	-	-0.21
Up Capture Ratio	14.39	-	26.76
Down Capture Ratio	-0.46	-	16.71

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	0.40	4.43	0.54
Avg Eff Maturity	3.08	_	3.15



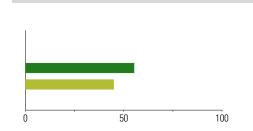
Federated Hermes Govt Ultrashort R6 FGULX

Morningstar Category
Ultrashort Bond

Morningstar Index

BBgBarc US Agg Bond TR USD

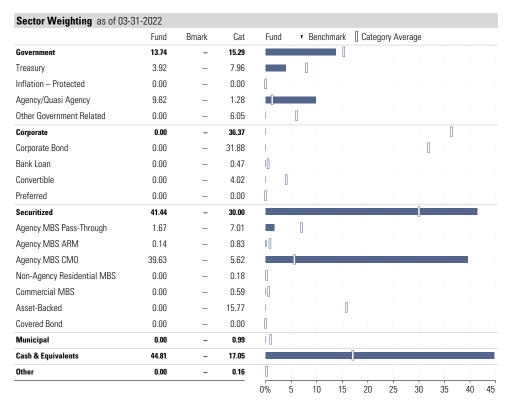
Style Analysis	as of 03-31-2022
Style Breakdown	
Fixed Income	Quality
	High
	Mid
	Low
Ltd Mod Ext Duration	



Asset Allocation as of 03-31-2022

Asset Class	Net %	Cat%
US Stocks	0.00	0.01
Non-US Stocks	0.00	0.00
Bonds	55.19	79.43
Cash	44.81	16.29
Other	0.00	4.28
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	100.00	3.53	39.61
AA	0.00	74.59	5.63
A	0.00	10.82	18.05
BBB	0.00	8.32	22.63
BB	0.00	0.28	1.17
В	0.00	0.00	1.51
Below B	0.00	0.00	0.29
Not Rated	0.00	2.46	11.11



Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
€ Haba Bana 2 Bana	01 2022	22.01	22.01	
⊕ Hsbc Repo 2 Repo	01-2022	22.91	22.91	_
⊕ Novasc Repo 1 Repo	01-2022	21.25	44.15	_
Federal Home Loan Banks 0.4%	06-2024	4.19	48.35	-
	08-2059	2.48	50.83	_
⊖ Federal Home Loan Mortgage Corporation 0.55188%	09-2049	2.10	52.93	_
○ Federal National Mortgage Association 0.55188%	06-2050	2.00	54.92	_
→ Federal Home Loan Mortgage Corporation 0.55188%	01-2050	1.73	56.65	_
⊖ Government National Mortgage Association 2.26188%	03-2067	1.66	58.32	_
	02-2065	1.64	59.96	_
→ Federal Home Loan Mortgage Corporation 0.444%	08-2030	1.57	61.53	_

Total Holdings 221



Invesco Diversified Dividend R6 LCEFX

Morningstar Category
Large Value

Morningstar Index Russell 1000 Value TR USD

Portfolio Manager(s)

Christopher McMeans since 02-2016 Caroline Le Feuvre since 06-2020 Peter Santoro since 03-2021 Craig Leopold since 03-2022

Quantitative Screens

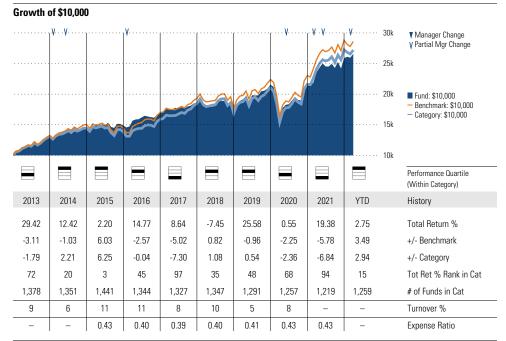
- Performance: The fund has finished in the Large Value category's top three quartiles in 7 of the 9 years it's been in existence.
- Management: The fund's management has been in place for 6.1 years.
- Net Expense: The fund's expense ratio of 0.43 is 53.26% lower than the Large Value category average.

Morningstar Investment Management LLC Analysis

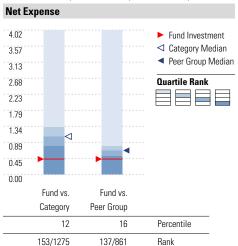
We are placing Invesco Diversified Dividend on watch due to the pending retirement of long-time lead portfolio manager Meggan Walsh, who will retire on June 30, 2021. In anticipation of Walsh's retirement, Invesco hired Peter Santoro from Columbia Threadneedle as lead manager on this fund. Santoro has 25 years of experience under his belt and has previously worked on a dividend-oriented strategy, but he is new to Invesco. We are placing this fund on watch so we can monitor how the portfolio and strategy evolve under Santoro.

ESG Metrics

Metric Sustainability Rating	Rating	Updated			
Sustainability Rating	2	02-28-2022			
Carbon Risk Score	Medium Risk	12-31-2021			







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	0.60	_	0.68
Beta	0.83	_	0.98
R-Squared	93.71	_	95.07
Standard Deviation	16.34	19.12	19.30
Sharpe Ratio	0.71	0.70	0.72
Tracking Error	5.26	_	4.52
Information Ratio	-0.28	_	0.09
Up Capture Ratio	81.34	_	98.97
Down Capture Ratio	77.31	-	96.41

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.83	16.61	15.72
Price/Book Ratio	2.53	2.47	2.64
Geom Avg Mkt Cap \$B	99.78	78.38	111.81
ROE	20.74	19.23	23.24



On Watch

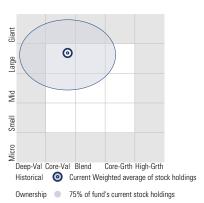
Invesco Diversified Dividend R6 LCEFX

Morningstar Category Large Value

Morningstar Index Russell 1000 Value TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

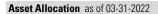
Equity

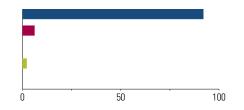
34	39	10	Large
10	5	1	MIG
0	1	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10







		Fund	Bmark	Cat	Fund	•	Benchmark	[] Ca	tegory /	Average	
Ն	Cyclical	28.71	34.03	32.63							
à.	Basic Materials	2.09	3.36	3.48		İ					
A	Consumer Cyclical	5.65	4.92	6.41							
,	Financial Services	19.68	20.66	19.61							
fi	Real Estate	1.29	5.09	3.13] [
W	Sensitive	34.69	34.61	37.21							
	Communication Services	6.28	7.25	6.82							
•	Energy	7.09	7.16	7.11			<u>.</u>				
Ф	Industrials	11.31	10.81	11.65							
	Technology	10.01	9.39	11.63							
→	Defensive	36.60	31.36	30.17							
Ħ	Consumer Defensive	10.60	7.85	8.79					_		
+	Healthcare	19.48	18.13	16.32							
•	Utilities	6.52	5.38	5.06							

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Johnson & Johnson	3.26	3.26	4.22	Healthcare
① Chevron Corp	2.77	6.03	39.97	Energy
	2.69	8.72	15.71	Industrials
Walmart Inc	2.49	11.22	3.31	Consumer Defensive
Merck & Co Inc	2.45	13.67	7.96	Healthcare
CVS Health Corp	2.45	16.11	-1.36	Healthcare
Bank of America Corp	2.38	18.49	-6.88	Financial Services
Comcast Corp Class A	2.38	20.87	-6.48	Communication Svc
Cisco Systems Inc	2.33	23.19	-11.42	Technology
ConocoPhillips	2.26	25.46	39.60	Energy
Medtronic PLC	2.02	27.48	7.86	Healthcare
Charles Schwab Corp	2.02	29.49	0.49	Financial Services
The Travelers Companies Inc	1.87	31.36	17.38	Financial Services
Dominion Energy Inc	1.87	33.22	9.01	Utilities
Entergy Corp	1.73	34.95	4.54	Utilities

Total Holdings 83



MFS Growth R6 MFEKX

Portfolio Manager(s)

Eric Fischman since 04-2002 Paul Gordon since 07-2017 Bradford Mak since 06-2021

Quantitative Screens

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

Management: The fund's management has been in place for 20.01 years.

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

Net Expense: The fund's expense ratio of 0.49 is 49.48% lower than the Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

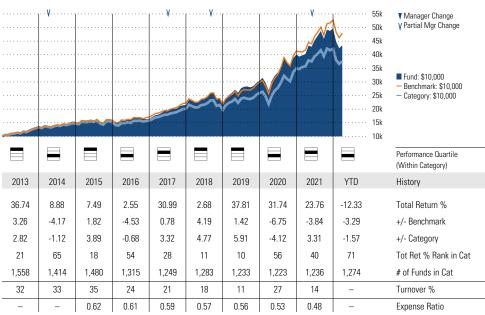
Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	2-Basic	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Morningstar Category Large Growth

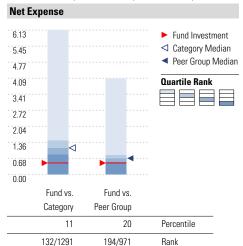
Morningstar Index

Russell 1000 Growth TR USD









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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-2.34	_	-3.25
Beta	0.91	_	0.97
R-Squared	96.99	_	91.38
Standard Deviation	18.06	19.47	19.83
Sharpe Ratio	1.01	1.15	0.94
Tracking Error	3.56	_	5.76
Information Ratio	-1.38	_	-0.96
Up Capture Ratio	86.76	_	87.74
Down Capture Ratio	94.33	_	96.18

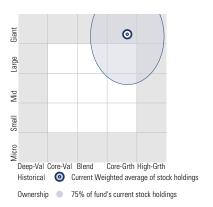
Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	35.69	29.82	28.04
Price/Book Ratio	8.27	11.38	7.61
Geom Avg Mkt Cap \$B	291.20	342.57	345.47
ROE	35.72	42.99	36.86



MFS Growth R6 MFEKX

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

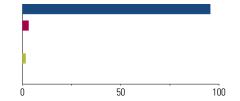
0	20	70	Large
0	4	6	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.00	0.54
Cash	1.51	1.64
Bonds	0.00	-0.01
Non-US Stocks	3.02	4.45
US Stocks	95.47	93.39
Asset Class	Net %	Cat%

Morningstar Index

Russell 1000 Growth TR USD

Morningstar Category

Large Growth

Sec	ctor Weighting as of 03-	31-2022													
		Fund	Bmark	Cat	Fund	▼ B	enchmarl	([] Ca	tegory	y Aver	age				
Դ	Cyclical	28.99	27.30	28.74											
Å.	Basic Materials	3.11	0.91	1.50											
A	Consumer Cyclical	11.63	18.36	16.56											
,	Financial Services	12.66	6.26	9.34											
fi	Real Estate	1.59	1.77	1.34											
W	Sensitive	56.06	59.31	55.33											
d	Communication Services	13.91	10.61	12.89			()								
ð	Energy	0.00	0.46	1.07											
Ф	Industrials	6.16	6.22	5.99											
	Technology	35.99	42.02	35.38							. '				
-	Defensive	14.95	13.40	15.92			_[
Ħ	Consumer Defensive	2.48	4.57	3.26											
+	Healthcare	12.47	8.80	12.23											
•	Utilities	0.00	0.03	0.43	i										
					0% 5	10	15 20) 25	30	35	40	45	50	55	6

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Microsoft Corp	11.95	11.95	-8.14	Technology
Amazon.com Inc	7.97	19.93	-2.23	Consumer Cyclical
Alphabet Inc Class A	6.33	26.26	-3.99	Communication Svc
Apple Inc	5.16	31.42	-1.54	Technology
Adobe Inc	3.38	34.80	-19.65	Technology
NVIDIA Corp	3.36	38.15	-7.21	Technology
Mastercard Inc Class A	3.14	41.30	-0.40	Financial Services
Visa Inc Class A	2.61	43.91	2.51	Financial Services
Danaher Corp	2.39	46.30	-10.77	Healthcare
Intuit Inc	2.36	48.66	-25.14	Technology
Thermo Fisher Scientific Inc	2.19	50.85	-11.43	Healthcare
Alphabet Inc Class C	1.91	52.76	-3.48	Communication Svc
MSCI Inc	1.71	54.47	-17.75	Financial Services
Abbott Laboratories	1.63	56.10	-15.57	Healthcare
Verisk Analytics Inc	1.55	57.66	-6.03	Industrials

Total Holdings 73



PGIM Jennison Small Company R6 PJSQX

Morningstar Category Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Portfolio Manager(s)

Jason Swiatek since 11-2013 Jonathan Shapiro since 07-2018

Quantitative Screens

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

Management: The fund's management has been in place for 8.35 years.

× Style: The fund has landed in its primary style box — Small Growth — 8.57 % of the time over the past three

Net Expense: The fund's expense ratio of 0.69 is 42.02% lower than the Small Growth category average.

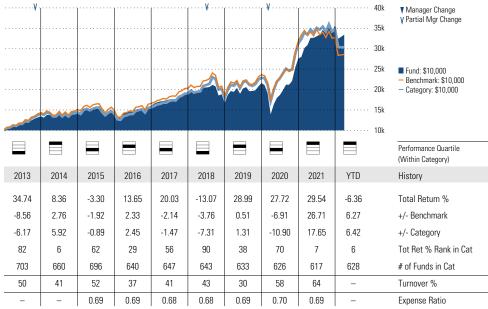
Morningstar Investment Management LLC Analysis

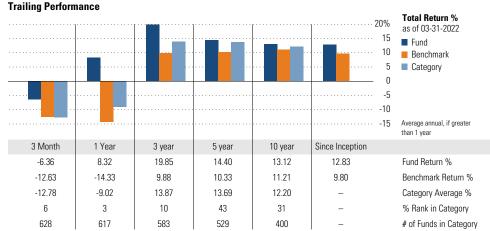
This fund fails our style screen due to edging up into midcap territory but its portfolio positioning is consistent with the overall investment strategy.

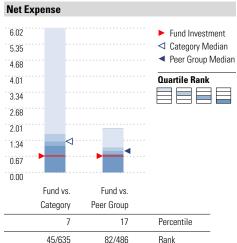
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	3	02-28-2022		
Carbon Risk Score	Medium Risk	12-31-2021		

Growth of \$10,000







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

3-Year Kisk Metrics			
	Fund	Bmark	Cat
Alpha	9.36	_	3.80
Beta	1.01	_	0.94
R-Squared	86.59	_	89.67
Standard Deviation	26.09	24.03	23.90
Sharpe Ratio	0.81	0.48	0.62
Tracking Error	9.56	-	7.89
Information Ratio	1.04	_	0.43
Up Capture Ratio	116.25	_	100.68
Down Capture Ratio	88.47	_	89.53

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	18.86	19.55	25.23
Price/Book Ratio	2.60	4.02	4.23
Geom Avg Mkt Cap \$B	5.09	2.87	5.16
ROE	9.60	8.75	14.53



PGIM Jennison Small Company R6 PJSQX

Morningstar Index

Russell 2000 Growth TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

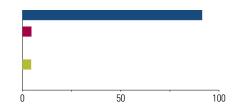
-quit,			
0	0	0	Large
5	19	10	MIG
17	27	22	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Cash	4.28	2.32
Bonds	0.00	0.00
Non-US Stocks	4.42	4.34
US Stocks	91.30	92.92
Asset Class	Net %	Cat%

	Fund	Bmark	Cat	Fund	Benchmark	Category	y Average	
⊌ Cyclical	39.32	24.56	27.27					
Basic Materials	2.86	3.55	2.73					
Consumer Cyclical	10.10	12.23	12.55					
Financial Services	17.28	5.49	9.04					
Real Estate	9.08	3.29	2.95					
✓ Sensitive	38.86	45.60	46.36					
Communication Services	0.46	3.49	2.44	• [
Energy	5.39	3.41	2.02					
Industrials	17.73	16.26	16.86					
Technology	15.28	22.44	25.04			Ì	<u>.</u> .	
→ Defensive	21.81	29.84	26.37					
Consumer Defensive	4.84	4.25	3.71					
Healthcare	13.61	25.07	22.20					
Utilities	3.36	0.52	0.46					

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Dreyfus Government Cash Mgmt InstI	4.18	4.18	-	_
PDC Energy Inc	2.37	6.55	49.51	Energy
⊕ Performance Food Group Co	2.03	8.58	10.94	Consumer Defensive
Molina Healthcare Inc	1.74	10.32	4.88	Healthcare
Horizon Therapeutics PLC	1.74	12.06	-2.37	Healthcare
Trinity Industries Inc	1.71	13.77	14.54	Industrials
⇒ Alleghany Corp	1.70	15.47	26.87	Financial Services
Gaming and Leisure Properties Inc	1.66	17.13	-2.14	Real Estate
Saia Inc	1.66	18.79	-27.66	Industrials
∋ Targa Resources Corp	1.65	20.44	45.14	Energy
Independence Realty Trust Inc	1.54	21.97	2.83	Real Estate
Darling Ingredients Inc	1.50	23.47	16.01	Consumer Defensive
Axis Capital Holdings Ltd	1.44	24.91	11.80	Financial Services
→ Tower Semiconductor Ltd	1.41	26.32	_	Technology
Ralph Lauren Corp Class A	1.38	27.70	-3.98	Consumer Cyclical

Total Holdings 121

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



PIMCO Income Instl PIMIX

Portfolio Manager(s)

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

Quantitative Screens

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

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

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.62 is 38% lower than the Multisector Bond category average.

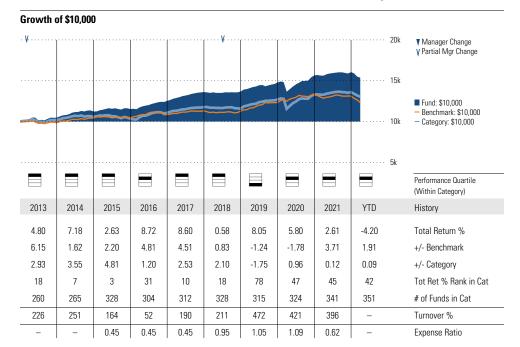
Morningstar Investment Management LLC Analysis

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

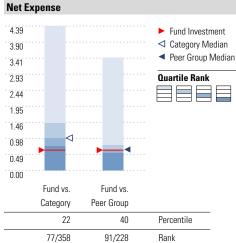
Morningstar Category Multisector Bond

Morningstar Index

BBgBarc US Universal TR USD







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	1.60	_	1.04
Beta	0.77	_	1.12
R-Squared	27.48	_	38.26
Standard Deviation	6.06	4.13	7.87
Sharpe Ratio	0.40	0.31	0.35
Tracking Error	5.24	_	6.39
Information Ratio	0.21	_	0.21
Up Capture Ratio	89.82	_	115.14
Down Capture Ratio	63.37	_	100.85

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	1.15	4.55	4.24
Avg Eff Maturity	2.20	7.69	7.72



PIMCO Income Insti PIMIX



Credit Rating Breakdown	Fund	Bmark	Cat
AAA	31.10	67.64	22.78
AA	4.90	3.23	3.25
A	5.77	10.03	6.72
BBB	21.25	10.89	23.94
BB	19.52	3.19	20.17
В	6.18	3.64	14.76
Below B	11.29	1.38	4.68
Not Rated	0.00	0.00	3.70

Morningstar Category Multisector Bond BBgBarc US Universal TR USD Asset Allocation as of 03-31-2022 Asset Class Cat% Net % US Stocks 2.08 1.12 Non-US Stocks 0.33 0.11 Bonds 91.70 101.02 Cash 2.10 -1.91 Other 4.74 -1.29 50 100 Total 100.00 100.00

Morningstar Index

	Fund	Bmark	Cat	Fund	▼ Re	enchmark	Cate	egory Ave	rane		
Government	57.05	Dillaik _	26.40	rullu	, De	SHUHHIIAIK	li Catt	sgory Ave	raye		
					n	1 1	:			1	
Treasury	3.76	_	9.56	n_	0						
Inflation – Protected	1.84	_	0.41								
Agency/Quasi Agency	0.55	_	1.19	•0							
Other Government Related	50.90	_	15.24								
Corporate	8.25	-	40.47								
Corporate Bond	5.59	_	33.29								
Bank Loan	1.14	_	4.01								
Convertible	1.27	_	2.76								
Preferred	0.25	_	0.41	0							
Securitized	16.00	_	25.48				[
Agency MBS Pass-Through	4.79	_	6.95								
Agency MBS ARM	0.00	_	0.00								
Agency MBS CMO	0.35	_	1.25	1[]							
Non-Agency Residential MBS	3.46	_	1.79								
Commercial MBS	0.21	_	4.06	i [i							
Asset-Backed	7.19	_	11.39								
Covered Bond	0.00	_	0.04								
Municipal	0.07	_	0.41	0							
Cash & Equivalents	1.62	_	5.09								
Other	14.75	_	1.85								

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
	03-2022	12.89	12.89	_
	03-2022	12.89	25.78	-
→ 10 Year Treasury Note Future Mar 22	03-2022	11.61	37.38	_
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Pay	01-2022	8.31	45.69	-
⊕ ZCS BRL 4.9 05/13/21-01/03/22 CME Receive	01-2022	8.27	53.96	_
→ BRITISH POUND STERLING Sold	01-2022	7.57	61.53	_
→ BRITISH POUND STERLING Purchased	01-2022	7.57	69.10	-
⊕ IRS USD 0.50000 06/16/21-5Y CME Pay	06-2026	7.04	76.14	-
	12-2024	6.98	83.12	_
□ IRS USD 0.80000 12/14/21-3Y LCH Pay	12-2024	6.97	90.09	_

Total Holdings 8063

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



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 5.93 years.
- Net Expense: The fund's expense ratio of 0.04 is 95% 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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 Fund Benchmark Category 5 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.61 15.60 18.89 15.95 14.60 7.87 11.09 -4.60 15.65 18.92 15.99 14.64 Benchmark Return % 12 10 14 09 13 04 -5 23 16.78 Category Average % 34 17 19 16 9 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category

Net Expe	ense		
4.87			► Fund Investment
4.33			Category Median
3.79			◆ Peer Group Median
3.25			Quartile Rank
2.71			
2.16			
1.62			
1.08	4		
0.54			
0.00			
1	Fund vs.	Fund vs.	
C	Category	Peer Group	
	4	22	Percentile
į	50/1474	104/473	Rank

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

3-Year Risk Metrics			
	Fund	Bmark	Cat
Alpha	-0.03	_	-1.71
Beta	1.00	_	0.97
R-Squared	100.00	_	94.89
Standard Deviation	17.76	17.76	17.68
Sharpe Ratio	1.03	1.03	0.90
Tracking Error	0.01	_	3.80
Information Ratio	-3.29	_	-1.26
Up Capture Ratio	99.94	_	93.27
Down Capture Ratio	100.07	-	99.84

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	21.92	21.92	22.24
Price/Book Ratio	4.23	4.23	4.92
Geom Avg Mkt Cap \$B	219.03	218.88	246.43
ROE	33.47	33.46	34.56



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

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

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

18	28	39	Large
5	8	3	MIG
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10





Total	100.00	100.00
Other	0.00	1.03
Cash	0.49	0.37
Bonds	0.00	0.94
Non-US Stocks	1.01	2.94
US Stocks	98.51	94.72
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Descrit	Cot	Fun	ı	- Dan	ا به محمله	ПС	***	A.,				
		Fund	Bmark	Cat	Fund	1	• Ben	chmark		itegory	Avera	ge			
b	Cyclical	30.06	30.09	30.37											
i.	Basic Materials	2.31	2.31	2.81											
4	Consumer Cyclical	11.84	11.84	11.00											
£	Financial Services	13.19	13.22	14.11				[]							
t	Real Estate	2.72	2.72	2.45											
M	Sensitive	46.99	46.96	46.45											j
	Communication Services	9.36	9.36	9.12											
•	Energy	3.88	3.87	2.98											
\$	Industrials	8.15	8.15	9.88											
3	Technology	25.60	25.58	24.47											
→	Defensive	22.95	22.95	23.19											
Ę	Consumer Defensive	6.50	6.51	6.77											
1	Healthcare	13.71	13.70	14.06											
?	Utilities	2.74	2.74	2.36											
					0%	5	10	15	20	25	30	35	40	45	

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Apple Inc	7.04	7.04	-1.54	Technology
	6.01	13.05	-8.14	Technology
⊕ Amazon.com Inc	3.71	16.76	-2.23	Consumer Cyclical
⊕ Tesla Inc	2.35	19.11	1.97	Consumer Cyclical
⊕ Alphabet Inc Class A	2.17	21.28	-3.99	Communication Svc
⊕ Alphabet Inc Class C	2.02	23.30	-3.48	Communication Svc
NVIDIA Corp	1.77	25.07	-7.21	Technology
⊕ Berkshire Hathaway Inc Class B	1.68	26.75	18.03	Financial Services
	1.34	28.09	-33.89	Communication Svc
⊕ UnitedHealth Group Inc	1.25	29.34	1.85	Healthcare
⊕ Johnson & Johnson	1.21	30.55	4.22	Healthcare
⊕ JPMorgan Chase & Co	1.05	31.60	-13.28	Financial Services
	0.95	32.55	-6.06	Consumer Defensive
⇒ Visa Inc Class A	0.95	33.50	2.51	Financial Services
⊕ Exxon Mobil Corp	0.91	34.41	36.41	Energy

Total Holdings 508

⊕ Increase ⊕ Decrease 🕸 New to Portfolio



Vanguard Developed Markets Index Admiral VTMGX

Morningstar Category Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 9.11 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 0.07 is 92.47% lower than the Foreign Large Blend category average.

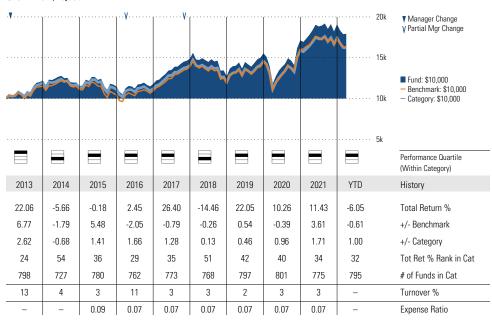
Morningstar Investment Management LLC Analysis

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

ESG Metrics

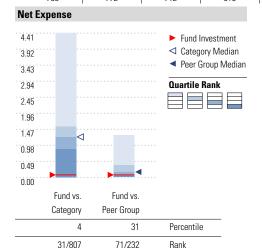
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance





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	0.77	_	0.12
Beta	1.04	_	1.00
R-Squared	96.86	_	93.68
Standard Deviation	17.85	16.88	17.51
Sharpe Ratio	0.51	0.47	0.47
Tracking Error	3.24	_	4.46
Information Ratio	0.32	_	0.03
Up Capture Ratio	105.24	_	100.75
Down Capture Ratio	102.03	_	100.82

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	13.78	13.81	14.09
Price/Book Ratio	1.64	1.78	1.79
Geom Avg Mkt Cap \$B	29.96	45.25	51.25
ROE	17.66	18.45	19.89



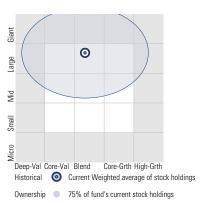
Vanguard Developed Markets Index Admiral VTMGX

Morningstar CategoryForeign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

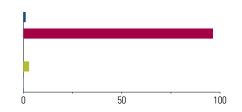
24	32	20	Large
6	9	5	Mid
1	2	1	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10

Asset Allocation as of 03-31-2022



Total	100.00	100.00
Other	0.05	0.61
Cash	2.72	1.42
Bonds	0.00	0.04
Non-US Stocks	96.26	94.72
US Stocks	0.97	3.24
Asset Class	Net %	Cat%

	ctor Weighting as of 03-3		Б	0 .	-				По					
		Fund	Bmark	Cat	Fund	i t	Bench	mark	Categ	jory Ave	erage			,
Դ	Cyclical	41.47	42.34	39.18			,							
A.	Basic Materials	8.85	8.94	7.98										
A	Consumer Cyclical	10.11	10.37	10.86										
,	Financial Services	18.50	20.56	18.20					•) '					
fi	Real Estate	4.01	2.47	2.14										
W	Sensitive	36.41	36.68	37.13										
	Communication Services	5.11	6.69	5.82										
ð	Energy	5.13	5.45	4.60										
Ф	Industrials	15.66	12.06	14.86										
	Technology	10.51	12.48	11.85				1	Ė					
→	Defensive	22.11	20.98	23.69				•						
	Consumer Defensive	8.22	8.25	9.12			= []							
٠	Healthcare	10.79	9.68	11.68										
•	Utilities	3.10	3.05	2.89										
					0%	5	10	15	20	25	30	35	40	

World Regions % Equity 03-31-2022



Greater Asia	Fund % 36.13	Cat % 35.41	
Japan	19.99	18.15	
Australasia	7.59	5.00	
Asia-4 Tigers	8.24	7.10	
Asia-ex 4 Tigers	0.31	5.16	
Not Classified	0.00	0.00	

Americas	Fund % 11.55	Cat % 8.71	Greater Europe	Fund % 52.31	Cat % 55.90	Market Maturity	Fund %
North America	11.44	7.56	United Kingdom	12.22	13.12	Developed Markets	99.24
Central/Latin	0.11	1.15	W euro-ex UK	39.06	41.43	Emerging Markets	0.76
			Emrgng Europe	0.33	0.28	Not Available	0.00
			Africa	0.70	1.07		

Top 10 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊕ Slcmt1142	2.02	2.02		_
⊕ Nestle SA	1.57	3.60	-5.68	Consumer Defensive
⊕ Roche Holding AG	1.19	4.78	-1.74	Healthcare
⊕ Samsung Electronics Co Ltd	1.17	5.95	_	Technology
	1.12	7.08	-13.68	Technology
⊖ Toyota Motor Corp	0.96	8.04	6.47	Consumer Cyclical
Shell PLC	0.92	8.96	31.14	Energy
⊕ AstraZeneca PLC	0.90	9.86	18.43	Healthcare
⊕ BHP Group Ltd	0.85	10.71	29.71	Basic Materials
⊕ Novartis AG	0.81	11.52	3.72	Healthcare

Total Holdings 4170

 \oplus Increase \ominus Decrease $\ref{eq:property}$ 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)

John Madziyire since 11-2021

Quantitative Screens

Q 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 10.62 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

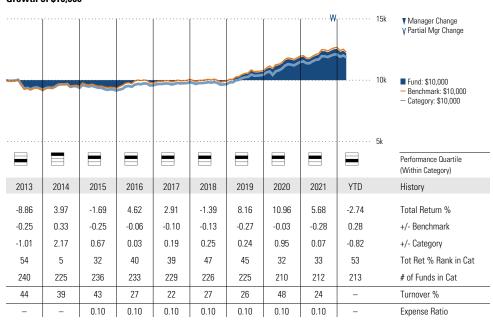
Morningstar Investment Management LLC Analysis

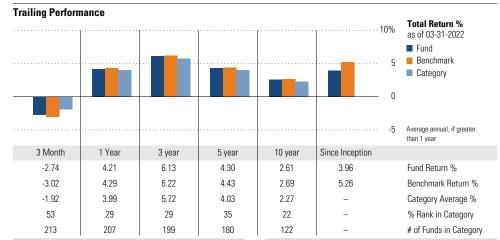
This fund passes all of Morningstar Investment
Management's quantitative screens. Morningstar
Investment Management has also assessed the fund from a
qualitative perspective and, as a fiduciary, is comfortable
recommending the fund's use in retirement plans.

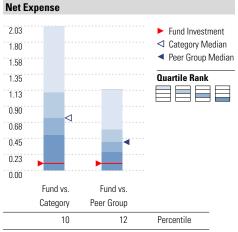
ESG Metrics

Metric	Rating	Updated		
Sustainability Rating	3	02-28-2022		

Growth of \$10,000







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

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Rank

3-Year KISK Wetrics			
	Fund	Bmark	Cat
Alpha	0.35	-	0.12
Beta	0.93	-	0.89
R-Squared	98.69	-	78.62
Standard Deviation	4.05	4.33	4.52
Sharpe Ratio	1.33	1.27	1.17
Tracking Error	0.56	-	2.27
Information Ratio	-0.15	-	-0.47
Up Capture Ratio	94.98	-	89.99
Down Capture Ratio	88.91	-	89.93

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.50	4.52	6.20
Avg Eff Maturity	7.90	-	6.87



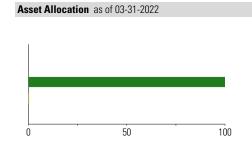
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Vanguard Inflation-Protected Secs Adm VAIPX

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

Style Analysis as of 03-31-2022 **Style Breakdown**





Asset Class	Net %	Cat%
US Stocks	0.00	0.05
Non-US Stocks	0.00	0.00
Bonds	99.84	97.98
Cash	0.16	1.52
Other	0.00	0.43
Total	100.00	100.00

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.85	0.00	96.97
AA	0.00	99.60	0.27
A	0.00	0.00	0.47
BBB	0.00	0.00	0.87
BB	0.00	0.00	0.20
В	0.00	0.00	0.13
Below B	0.00	0.00	0.07
Not Rated	0.15	0.40	1.02

Sector Weighting as of 03-3	31-2022					
	Fund	Bmark	Cat	Fund	▼ Benchmark	Category Average
Government	99.84	_	89.77			
Treasury	0.00	-	0.73	0		
Inflation – Protected	99.84	-	83.68			
Agency/Quasi Agency	0.00	-	0.01	0		
Other Government Related	0.00	_	5.35			
Corporate	0.00	_	2.89			
Corporate Bond	0.00	_	2.62			
Bank Loan	0.00	_	0.17	0 :		
Convertible	0.00	_	0.10	0		
Preferred	0.00	_	0.00			
Securitized	0.00	-	4.16	i D		
Agency MBS Pass-Through	0.00	_	0.55			
Agency MBS ARM	0.00	_	0.00			
Agency MBS CMO	0.00	_	0.25			
Non-Agency Residential MBS	0.00	_	0.13			
Commercial MBS	0.00	_	0.92	0		
Asset-Backed	0.00	_	2.17	10		
Covered Bond	0.00	_	0.14			
Municipal	0.00	-	0.00			
Cash & Equivalents	0.16	-	2.99	[]		
Other	0.00	-	0.19	0		

0% 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 9500

Top 10 Holdings as of 03-31-2022				
Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
① United States Treasury Notes	-	6.07	6.07	_
① United States Treasury Notes	_	3.92	9.98	-
① United States Treasury Notes	_	3.89	13.88	-
① United States Treasury Notes	_	3.55	17.43	-
① United States Treasury Notes	-	3.48	20.92	-
① United States Treasury Notes	_	3.32	24.24	_
① United States Treasury Notes	_	3.17	27.41	-
United States Treasury Notes	_	3.15	30.57	-
United States Treasury Notes	_	3.08	33.64	-
① United States Treasury Notes	_	2.87	36.51	-

Total Holdings 47

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



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 Awais Khan since 07-2021

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 23.88 years.

Style: The fund has landed in its primary style box — Mid-Cap Blend — 97.14 % of the time over the past three

Net Expense: The fund's expense ratio of 0.05 is 94.62% lower than the Mid-Cap Blend category average.

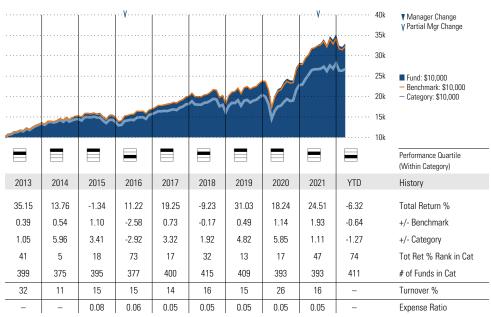
Morningstar Investment Management LLC Analysis

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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021

Growth of \$10,000



Trailing Performance Total Return % as of 03-31-2022 Fund Benchmark Category 5 0 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year -6.328.82 15.67 13.00 12.94 10.69 Fund Return % -5.68 6.92 14.89 12.62 12.85 13.27 Benchmark Return %

10.72

10

319

11 25

10

210

Net Exp	ense	·		
6.08				Fund Investment
5.40				Category Median
4.73				✓ Peer Group Median
4.05				Quartile Rank
3.38				
2.70				
2.03				
1.35		◁		
0.68				
0.00				
	Fund v	S.	Fund vs.	
	Catego	ry P	eer Group	
		3	27	Percentile
	13/41	15	46/171	Rank

5 63

26

400

13 50

15

361

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	0.93	_	-0.67
Beta	0.98	_	0.99
R-Squared	99.56	_	93.46
Standard Deviation	20.41	20.81	21.23
Sharpe Ratio	0.78	0.74	0.69
Tracking Error	1.43	_	5.43
Information Ratio	0.54	_	-0.32
Up Capture Ratio	99.83	_	96.89
Down Capture Ratio	96.40	_	99.94

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	20.90	18.99	17.03
Price/Book Ratio	3.24	3.05	2.68
Geom Avg Mkt Cap \$B	25.33	19.55	11.27
ROE	17.16	17.80	19.73



Category Average %

% Rank in Category

of Funds in Category

-5.05

74

411

Vanguard Mid Cap Index Admiral VIMAX

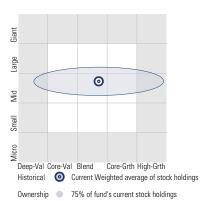
Morningstar Category Mid-Cap Blend

Morningstar Index

Russell Mid Cap TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

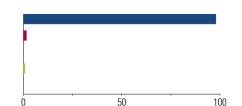
Equity

Lquity			
5	4	8	Large
22	35	27	Mid
0	0	0	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



Asset Allocation as of 03-31-2022



		Fund	Bmark	Cat	Fund	ı b	Bench	mark	Categ	jory Ave	erage		
Դ	Cyclical	35.96	38.41	42.30								<u> </u>	
A.	Basic Materials	4.46	4.69	5.48									
A	Consumer Cyclical	10.44	12.27	14.10									
,	Financial Services	11.35	12.55	14.37				0					
fi	Real Estate	9.71	8.90	8.35		- :							
W	Sensitive	42.02	41.41	39.62									
	Communication Services	4.71	3.65	3.25									
ð	Energy	5.83	5.78	4.07									
Ф	Industrials	11.29	13.68	15.65									
	Technology	20.19	18.30	16.65									
—	Defensive	22.02	20.19	18.07				•					
=	Consumer Defensive	3.92	4.24	4.08		= [
+	Healthcare	12.21	10.76	10.75									
•	Utilities	5.89	5.19	3.24									

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Synopsys Inc Synopsys Inc	0.73	0.73	-9.56	Technology
○ Occidental Petroleum Corp	0.72	1.45	96.17	Energy
DexCom Inc	0.71	2.17	-4.72	Healthcare
⊖ Centene Corp	0.70	2.87	2.17	Healthcare
Cadence Design Systems Inc	0.65	3.52	-11.75	Technology
	0.65	4.17	-13.62	Technology
∋ IOVIA Holdings Inc	0.63	4.80	-18.05	Healthcare
Welltower Inc ■ Welltower Inc Wel	0.62	5.42	12.80	Real Estate
⇒ Nucor Corp	0.61	6.03	30.66	Basic Materials
⇒ Microchip Technology Inc	0.60	6.63	-13.40	Technology
⊖ Corteva Inc	0.60	7.23	21.87	Basic Materials
⇒ Valero Energy Corp	0.60	7.82	36.49	Energy
⊕ Realty Income Corp	0.59	8.41	-2.17	Real Estate
→ Motorola Solutions Inc	0.58	8.99	-10.57	Technology
⇒ Digital Realty Trust Inc	0.58	9.57	-19.14	Real Estate

Total Holdings 382

⊕ Increase ⊝ Decrease 🕸 New to Portfolio



Vanguard Real Estate Index Admiral VGSLX

2.42

0.02

0.87

27

268

9

30.32

0.06

2.29

32

273

11

2 39

-0.15

-0.02

64

294

8

0.12

8.50

0.01

1.61

18

269

11

0.12

4.94

0.61

-1.28

57

257

7

0.12

-5.95

-2.16

0.02

58

251

6

0.12

Morningstar Category Real Estate Morningstar Index

S&P United States REIT TR USD

Total Return %

+/- Benchmark

+/- Category

Turnover %

Expense Ratio

Tot Ret % Rank in Cat

of Funds in Cat

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 25.9 years.

Net Expense: The fund's expense ratio of 0.12 is 88.57% 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.

ESG Metrics

Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Medium Risk	12-31-2021

Growth of \$10,000 ▼ Manager Change V Partial Mgr Change ■ Fund: \$10,000 - Benchmark: \$10,000 - Category: \$10,000 Performance Quartile (Within Category) 2013 2014 2015 2016 2017 2018 2019 2020 2021 YTD History

28 94

4.49

1.66

29

264

24

0.11

-4.65

2.87

-0.16

44

252

6

0.12

40.40

-2.65

1.67

59

257

8

0.12

-5.97

-1.98

-0.88

66

264

7

0.12





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	0.89	_	1.24
Beta	0.95	_	0.93
R-Squared	98.17	_	92.56
Standard Deviation	19.08	19.90	19.32
Sharpe Ratio	0.63	0.59	0.65
Tracking Error	2.77	_	5.15
Information Ratio	0.18	-	0.19
Up Capture Ratio	99.01	-	97.39
Down Capture Ratio	96.26	_	93.78

Portfolio Metrics			
	Fund	Bmark	Cat
Price/Earnings Ratio	32.34	38.46	32.27
Price/Book Ratio	2.98	2.42	3.33
Geom Avg Mkt Cap \$B	23.92	9.35	28.10
ROE	15.30	9.56	16.07





Vanguard Real Estate Index Admiral VGSLX

Morningstar Category Morningstar Index Real Estate

S&P United States REIT TR USD

Style Analysis as of 03-31-2022

Morningstar Style Box™



Style Breakdown

Equity

0	28	7	Large
7	28	12	Mid
5	10	2	Small

Value Blend Growth

Weight %

>50 25-50 10-25 0-10



		Fund	Bmark	Cat	Fund	•	Benc	hmark	Cate	gory	Ανε	erage	Э		
ŀ	Cyclical	99.27	99.13	98.94											
2	Basic Materials	0.00	0.00	0.08	İ										
•	Consumer Cyclical	0.00	0.13	1.64	()										
ì	Financial Services	0.00	0.00	0.24	İ										
ì	Real Estate	99.27	99.00	96.98											
JI.	Sensitive	0.73	0.87	1.02	0										
	Communication Services	0.73	0.00	0.28	İ										
)	Energy	0.00	0.00	0.02	<u> </u>										
}	Industrials	0.00	0.87	0.15	Ū i										
3	Technology	0.00	0.00	0.57	Ò										
÷	Defensive	0.00	0.00	0.03	İ										
į	Consumer Defensive	0.00	0.00	0.00											
	Healthcare	0.00	0.00	0.00											
1	Utilities	0.00	0.00	0.03	İ										

Top 15 Holdings as of 03-31-2022				
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Vanguard Real Estate II Index	11.37	11.37	_	_
① Prologis Inc	6.65	18.02	-3.62	Real Estate
American Tower Corp	6.37	24.39	-14.11	Real Estate
① Crown Castle International Corp	4.44	28.84	-10.86	Real Estate
Equinix Inc	3.72	32.55	-11.95	Real Estate
Public Storage	3.43	35.98	4.73	Real Estate
① Simon Property Group Inc	2.35	38.33	-16.62	Real Estate
⊕ Welltower Inc	2.33	40.66	12.80	Real Estate
① Digital Realty Trust Inc	2.20	42.86	-19.14	Real Estate
Realty Income Corp	2.18	45.04	-2.17	Real Estate
SBA Communications Corp	2.08	47.13	-11.36	Real Estate
AvalonBay Communities Inc	1.93	49.06	-1.04	Real Estate
Equity Residential	1.78	50.85	0.05	Real Estate
⊕ CBRE Group Inc Class A	1.71	52.55	-15.66	Real Estate
Alexandria Real Estate Equities Inc	1.65	54.20	-9.22	Real Estate

Total Holdings 168

⊕ Increase ⊕ Decrease 🕸 New to Portfolio

