AB Global Bond Z ANAZX

Portfolio Manager(s)

Scott DiMaggio since 08-2005 Matthew Sheridan since 01-2007 John Taylor since 02-2019

Quantitative Screens

Performance: The fund has finished in the World Bond-USD Hedged category's top three quartiles in 8 of the 8 years it's been in existence.

Management: The fund's management has been in place for 16.59 years.

Style Consistency is not calculated for Fixed Income funds.

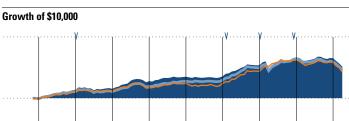
Net Expense: The fund's expense ratio of 0.5 is 32.43% lower than the World Bond-USD Hedged category average.

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

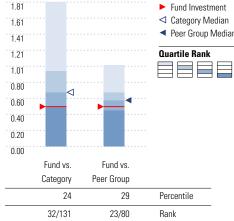
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022



									5k	
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
_	7.46	0.72	5.83	3.18	0.36	7.64	5.10	-0.60	-5.18	Total Return %
_	1.49	0.17	3.18	-0.36	0.35	-1.08	-2.41	0.94	0.75	+/- Benchmark
_	1.55	0.77	1.70	-0.55	-0.32	-1.09	-1.07	1.29	0.05	+/- Category
_	35	30	23	50	57	68	69	12	58	Tot Ret % Rank in Cat
_	79	80	74	88	108	115	118	126	131	# of Funds in Cat
179	157	167	113	107	369	126	135	130	-	Turnover %
_	_	0.53	0.52	0.51	0.49	0.50	0.53	0.50	-	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.

R-Squared 53.24 54.93 Standard Deviation 4 84 4 03 5.10 Sharpe Ratio 0.10 0.27 0.15 Tracking Error 3.35 3.60 Information Ratio -0.19 -0.11 Up Capture Ratio 98.87 106.75 Down Capture Ratio 112.21 114.83

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	7.52	4.43	7.04
Avg Eff Maturity	9.02	-	8.71

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Morningstar Category

World Bond-USD Hedged

Morningstar Index

15k

10

BBgBarc US Agg Bond TR USD

Vanager Change

Fund: \$10,000
 Benchmark: \$10,000

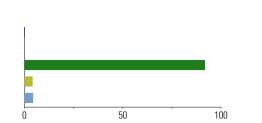
- Category: \$10,000

V Partial Mgr Change

AB Global Bond Z ANAZX

Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	36.83	3.53	25.05
AA	4.36	74.59	12.21
А	22.42	10.82	26.05
BBB	22.81	8.32	20.57
BB	7.27	0.28	5.51
В	1.49	0.00	2.70
Below B	0.05	0.00	0.34
Not Bated	4.77	2.46	7.56



Asset Allocation as of 03-31-2022

Asset Class Net % Cat% US Stocks 0.04 0.00 Non-US Stocks 0.00 0.00 Bonds 91.69 83.88 Cash 4.00 14.59 4.26 Other 1.53 Total 100.00 100.00

Morningstar Index

BBgBarc US Agg Bond TR USD

Morningstar Category

World Bond-USD Hedged

Sector Weighting as of 03-31-2022 Benchmark [] Category Average Bmark Cat Fund Fund Government 28.41 50.17 21.48 33.58 Π Treasurv _ Inflation - Protected 0.66 1.90 2.32 6.52 Agency/Quasi Agency Other Government Related 3.95 8.17 Corporate 13.08 16.22 _ Corporate Bond 11.15 15.00 Π Bank Loan 0.07 _ 0.25 Convertible 1.86 0.95 Û. Preferred 0.00 0.02 _ Π Securitized 5.34 5.59 _ Agency MBS Pass-Through 1.74 2.01 Agency MBS ARM 0.00 0.00 Agency MBS CMO 1.07 0.38 0 Non-Agency Residential MBS 0.09 0 15 Commercial MBS 0.70 0.76 Asset-Backed 2.01 **F** 1.70 _ Covered Bond 0.04 0.28 Municipal 0.00 _ 0.14 **Cash & Equivalents** 2.39 14.09 _ Other 50.79 _ 13.67 0% 5 10 15 20 25 30 35 40 45 50 55

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ EUR FWD VS USD 0% 11/04/2022 Sold	04-2022	12.57	12.57	-
\odot EUR FWD VS USD 0% 11/04/2022 Purchased	04-2022	12.57	25.15	-
→ JPY FWD VS USD 0% 28/04/2022 Purchased	04-2022	11.28	36.43	-
⊖ JPY FWD VS USD 0% 28/04/2022 Sold	04-2022	11.28	47.71	-
\oplus EUR FWD VS USD 0% 12/05/2022 Purchased	05-2022	8.39	56.11	-
⊖ EUR FWD VS USD 0% 12/05/2022 Sold	05-2022	8.39	64.50	_
∋ AUD FWD VS USD 0% 28/04/2022 Purchased	04-2022	5.74	70.24	-
⊖ AUD FWD VS USD 0% 28/04/2022 Sold	04-2022	5.74	75.98	-
⊖ GBP FWD VS USD 0% 17/03/2022 Purchased	03-2022	3.72	79.70	-
⊖ GBP FWD VS USD 0% 17/03/2022 Sold	03-2022	3.72	83.42	-

Total Holdings 1629

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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DFA US Core Equity 1 I DFEOX

Portfolio Manager(s)

Jed Fogdall since 02-2012 John Hertzer since 02-2022 Mary Phillips since 02-2022

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 10.09 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 0.14 is 82.5% lower than the Large Blend category average.

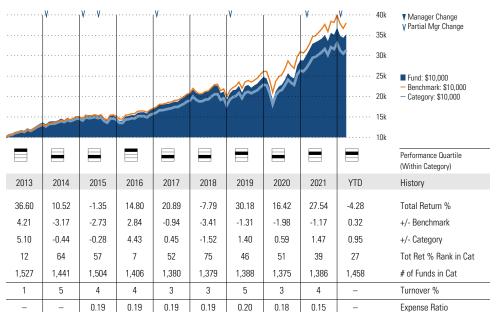
Morningstar Investment Management LLC Analysis

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

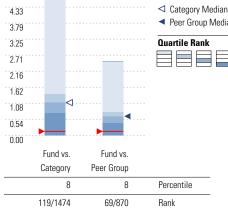
Metric	Rating	Updated
Sustainability Rating	2	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021





Large Blend

Trailing Performance Total Return % 20% as of 03-31-2022 15 Fund Benchmark 10 Category 5 0 -5 -10 Average annual, if greater than 1 year 3 Month 1 Year 10 year Since Inception 3 year 5 year Fund Return % -4.28 11.88 17.59 14.42 13.83 10.13 -4.60 15.65 18.92 15.99 14.64 11.09 Benchmark Return % -5 23 12 10 14 09 13 04 16 78 Category Average % 27 60 46 53 38 % Rank in Category 1.458 1.382 1.245 1.129 827 # of Funds in Category Net Expense **3-Year Risk Metrics** Fund **Bmark** 4.87 Fund Investment Alpha -2.26 Category Median 4.33 Beta 1 08 Peer Group Median 3.79 97.08 **R-Squared**



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

Cat -1.71 0.97 94.89 Standard Deviation 19.38 17 76 17 68 Sharpe Ratio 0.90 1 03 0.90 Tracking Error 3.57 3.80 Information Ratio -0.37 -1.26 Up Capture Ratio 101.51 93.27 Down Capture Ratio 109.33 99.84

Fund Bmark Cat Price/Earnings Ratio 17.86 21.92 22.24 Price/Book Batio 3.28 4.23 4.92

Theo/ Earnings hatto	17.00	21.02	22.24
Price/Book Ratio	3.28	4.23	4.92
Geom Avg Mkt Cap \$B	71.05	218.88	246.43
ROE	29.94	33.46	34.56

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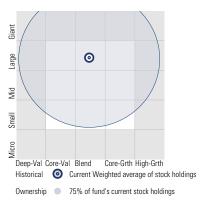


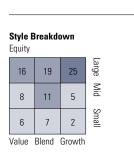
Morningstar Category Morningstar Index

S&P 500 TR USD

DFA US Core Equity 1 I DFEOX

Style Analysis as of 03-31-2022 Morningstar Style Box™





Top 15 Holdings as of 03-31-2022

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

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
∋ Apple Inc	4.97	4.97	-1.54	Technology
Microsoft Corp	3.83	8.80	-8.14	Technology
Amazon.com Inc	2.47	11.27	-2.23	Consumer Cyclical
igodolog DFA Short Term Investment	1.68	12.95	_	-
Alphabet Inc Class A	1.34	14.29	-3.99	Communication Svc
Alphabet Inc Class C	1.20	15.49	-3.48	Communication Svc
JPMorgan Chase & Co	0.96	16.45	-13.28	Financial Services
i Johnson & Johnson	0.96	17.41	4.22	Healthcare
Berkshire Hathaway Inc Class B	0.95	18.36	18.03	Financial Services
$oldsymbol{ heta}$ Meta Platforms Inc Class A	0.87	19.23	-33.89	Communication Svc
NVIDIA Corp	0.86	20.08	-7.21	Technology
S+p500 Emini Fut Mar22 Xcme 20220318	0.82	20.91	_	-
UnitedHealth Group Inc	0.82	21.73	1.85	Healthcare
Đ Ssc Government Mm Gvmxx	0.82	22.55	-	-
Procter & Gamble Co	0.76	23.31	-6.06	Consumer Defensive

Total Holdings 2470

🕀 Increase 👄 Decrease 🕸 New to Portfolio

Total	100.00	100.00
Other	0.01	1.03
Cash	2.60	0.37
Bonds	0.00	0.94
Non-US Stocks	1.05	2.94
US Stocks	96.34	94.72
Asset Class	Net %	Cat%

Benchmark [] Category Average Fund 1 Ì. 5 10 15 20 25 30 35 40 45 50 0%

Asset Allocation as of 03-31-2022

50 100 0

Sector Weighting as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	32.01	30.09	30.37
æ.	Basic Materials	3.70	2.31	2.81
A	Consumer Cyclical	12.08	11.84	11.00
H	Financial Services	15.92	13.22	14.11
ŵ	Real Estate	0.31	2.72	2.45
w	Sensitive	46.89	46.96	46.45
	Communication Services	7.80	9.36	9.12
0	Energy	4.40	3.87	2.98
٥	Industrials	12.12	8.15	9.88
	Technology	22.57	25.58	24.47
-	Defensive	21.11	22.95	23.19
F	Consumer Defensive	6.78	6.51	6.77
٠	Healthcare	11.97	13.70	14.06
2	Utilities	2.36	2.74	2.36

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

Federated Hermes Govt Ultrashort R6 FGULX

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.

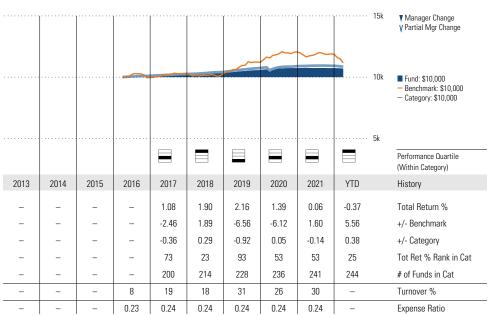
Management: The fund's management has been in place for 24.74 years.

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.

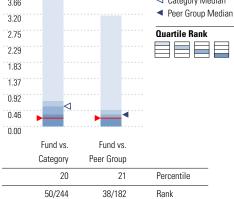


Morningstar Category

Ultrashort Bond







Cat 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

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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Morningstar Index

BBgBarc US Agg Bond TR USD

Growth of \$10,000

Federated Hermes Govt Ultrashort R6 FGULX

Style Analysis as of 03-31-2022





Duration

·		100
U	50	100

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

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

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

	Fund	Bmark	Cat	Fund	۲	Bench	nmark	Cate	gory Ave	erage			
Government	13.74	-	15.29										
Treasury	3.92	-	7.96			0							
Inflation – Protected	0.00	-	0.00	Û									
Agency/Quasi Agency	9.82	_	1.28										
Other Government Related	0.00	-	6.05		0								
Corporate	0.00	-	36.37								0		
Corporate Bond	0.00	-	31.88							0			
Bank Loan	0.00	-	0.47	0									
Convertible	0.00	-	4.02		0								
Preferred	0.00	-	0.00	0									
Securitized	41.44	-	30.00										
Agency MBS Pass-Through	1.67	_	7.01		0								
Agency MBS ARM	0.14	-	0.83	1[]									
Agency MBS CMO	39.63	-	5.62										
Non-Agency Residential MBS	0.00	-	0.18	0									
Commercial MBS	0.00	-	0.59	10									
Asset-Backed	0.00	-	15.77				0						
Covered Bond	0.00	-	0.00	0									
Municipal	0.00	-	0.99	10									
Cash & Equivalents	44.81	-	17.05										
Other	0.00	-	0.16	0									
				0%	5	10	15	20	25	30	35	40	45

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Hsbc Repo 2 Repo	01-2022	22.91	22.91	_
① Novasc Repo 1 Repo	01-2022	21.25	44.15	-
Federal Home Loan Banks 0.4%	06-2024	4.19	48.35	-
\ominus Federal National Mortgage Association 0.60188%	08-2059	2.48	50.83	-
\odot 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	_
\odot 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	_
igodot Government National Mortgage Association 0.82%	02-2065	1.64	59.96	-
\ominus Federal Home Loan Mortgage Corporation 0.444%	08-2030	1.57	61.53	-

Total Holdings 221

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Morningstar Category Ultrashort Bond

Morningstar Index BBgBarc US Agg Bond TR USD

JPMorgan Large Cap Growth R6 JLGMX

Portfolio Manager(s)

Giri Devulapally since 08-2004 Joseph Wilson since 11-2020 Larry Lee since 11-2020 Holly Fleiss since 01-2022

Quantitative Screens

Performance: The fund has finished in the Large 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 17.67 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 0.44 is 54.64% lower than the Large Growth category average.

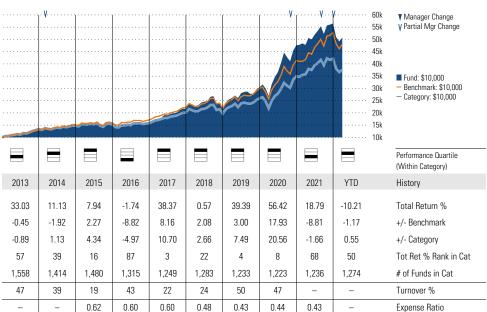
Morningstar Investment Management LLC Analysis

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
ESG Commitment	2-Basic	04-07-2022
Sustainability Rating	3	02-28-2022
Carbon Risk Score	Low Risk	12-31-2021





Morningstar Category

Large Growth

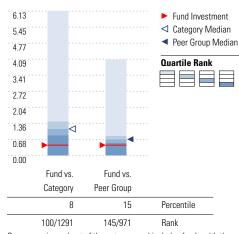




Alpha

Beta

Down Capture 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.

Average annual, if greater Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat 0.69 -3.25 0.97 1 02 _ 93.37 **R-Squared** 91.38 19.47 Standard Deviation 20.63 19.83 Sharpe Ratio 1.15 1.15 0.94 Tracking Error 5.33 5.76 Information Ratio 0.24 -0.96 Up Capture Ratio 96.45 87.74

87.05

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 23.93 29.82 28.04 Price/Book Ratio 7.67 11.38 7.61 Geom Avg Mkt Cap \$B 266 20 342 57 345 47 ROE 42.33 42.99 36.86

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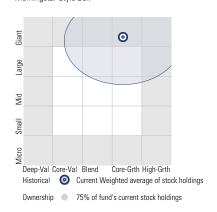
96.18

Morningstar Index

Russell 1000 Growth TR USD

JPMorgan Large Cap Growth R6 JLGMX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

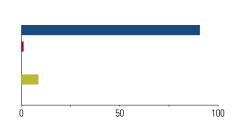
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
Apple Inc	9.91	9.91	-1.54	Technology
Microsoft Corp	9.33	19.24	-8.14	Technology
i JPMorgan Prime Money Market IM	8.45	27.69	-	-
ightarrow Alphabet Inc Class C	7.67	35.36	-3.48	Communication Svc
⇒ Blackstone Inc	2.98	38.35	-0.77	Financial Services
🕀 Deere & Co	2.90	41.24	21.47	Industrials
$oldsymbol{eta}$ Lowe's Companies Inc	2.74	43.98	-21.47	Consumer Cyclical
∋ Amazon.com Inc	2.45	46.44	-2.23	Consumer Cyclical
€ Tesla Inc	2.35	48.79	1.97	Consumer Cyclical
Charles Schwab Corp	2.29	51.07	0.49	Financial Services
€ AbbVie Inc	2.27	53.35	21.04	Healthcare
€ AutoZone Inc	2.27	55.62	-2.47	Consumer Cyclical
HCA Healthcare Inc	2.18	57.80	-2.23	Healthcare
Đ Oracle Corp	2.17	59.97	-4.77	Technology
🕀 McKesson Corp	1.97	61.94	23.35	Healthcare

Total Holdings 71

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Bmark

27.30

0.91

18.36

6 26

1.77

59.31

10.61

0.46

6.22

42.02

13.40

4.57

8.80

0.03

Fund

27.64

2.53

14.66

10.45

0.00

55.11

10.35

0.00

9.26

35 50

17.24

4.09

13.15

0.00

Cat

28.74

1.50

16.56

934

1.34

55.33

12.89

1.07

5.99

35.38

15.92

3.26

12.23

0.43

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

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Energy

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F

Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Consumer Defensive

Defensive

Healthcare

Asset Class	Net %	Cat%
US Stocks	90.62	93.39
Non-US Stocks	0.93	4.45
Bonds	0.00	-0.01
Cash	8.45	1.64
Other	0.00	0.54
Total	100.00	100.00

Benchmark [] Category Average Fund i [] 0% 5 10 15 20 25 30 35 40 45 50 55 60

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Morningstar Category

Large Growth

Morningstar Index

Russell 1000 Growth TR USD

Loomis Sayles Core Plus Bond N NERNX

Growth of \$10,000

Morningstar Category Morningstar Index

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

Portfolio Manager(s) Peter Palfrey since 12-1996 Richard Raczkowski since 05-1999 Ian Anderson since 02-2020 Barath Sankaran since 02-2020

Quantitative Screens

Performance: The fund has finished in the Intermediate Core-Plus Bond category's top three quartiles in 6 of the 8 years it's been in existence.

Management: The fund's management has been in place for 25.26 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.38 is 49.33% lower than the Intermediate Core-Plus Bond category average.

Morningstar Investment Management LLC Analysis

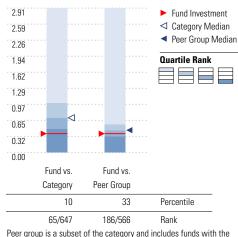
This fund passes all of Morningstar Investment Management's quantitative screens. Morningstar Investment Management has also assessed the fund from a qualitative perspective and, as a fiduciary, is comfortable recommending the fund's use in retirement plans.

ESG Metrics

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

							.¥		15k	▼ Manager Change V Partial Mgr Change
~~~					~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~				10k	<ul> <li>■ Fund: \$10,000</li> <li>─ Benchmark: \$10,000</li> <li>─ Category: \$10,000</li> </ul>
									5k	
										Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
_	6.39	-3.84	7.59	5.31	-0.52	9.05	10.71	-1.34	-5.36	Total Return %
-	0.42	-4.39	4.94	1.77	-0.53	0.33	3.20	0.20	0.57	+/- Benchmark
-	0.97	-3.39	3.73	1.04	0.09	0.11	2.65	-0.67	0.36	+/- Category
-	22	97	2	15	41	57	11	77	25	Tot Ret % Rank in Cat
-	526	556	521	554	576	607	599	612	642	# of Funds in Cat
107	122	175	143	-	181	297	359	266	-	Turnover %
_	_	0.40	0.39	-	0.39	0.39	0.38	0.38	-	Expense Ratio





					AVY EI	
	65/647	186/566	Rank		Avg Ef	
Peer group is a subset of the category and includes funds with the						
same management style (active vs. passive) and similar share class						
character	ristics.					

Fund **Bmark** Cat Alpha 1.19 0.56 1 00 1 01 Beta R-Squared 87.73 67.97 Standard Deviation 4 30 4 03 5.13 Sharpe Ratio 0.54 0.27 0.33 Tracking Error 2.95 1.51 Information Ratio 0.80 0.21 Up Capture Ratio 116.07 116.32 Down Capture Ratio 95.67 110.33

Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	5.93	4.43	6.21
Avg Eff Maturity	8.50	-	8.73

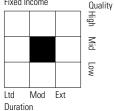
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# Loomis Sayles Core Plus Bond N NERNX

## Style Analysis as of 03-31-2022





50 100 0

Asset Class	Net %	Cat%
US Stocks	0.00	0.08
Non-US Stocks	0.00	0.00
Bonds	87.32	103.09

10.33

2.34

100.00

-5.11

1.93

100.00

## Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

					Fund
Credit Rating Breakdown	Fund	Bmark	Cat	Government	18.97
-				Treasury	18.03
AAA	48.60	3.53	50.62	Inflation – Protected	0.00
AA	2.61	74.59	4.02	Agency/Quasi Agency	0.94
A	7.94	10.82	10.81		
BBB	25.01	8.32	19.90	Other Government Related	0.00
BB	14.04	0.28	6.60	Corporate	40.42
				Corporate Bond	32.82
В	1.74	0.00	2.88	Bank Loan	5.26
Below B	0.06	0.00	1.31	Convertible	2.34
Not Rated	0.00	2.46	3.86		
				Preferred	0.00
				Securitized	30.13
				Agency MBS Pass-Through	24.72
				Agency MBS ARM	0.00

	Fund	Bmark	Cat	Fund	۲	Bench	mark	Cateo	gory Ave	erage		
Government	18.97	-	28.95									
Treasury	18.03	-	17.18									
Inflation – Protected	0.00	-	0.25	0								
Agency/Quasi Agency	0.94	-	0.73									
Other Government Related	0.00	-	10.79			0						
Corporate	40.42	-	27.99							0		
Corporate Bond	32.82	-	25.90						]	-		
Bank Loan	5.26	-	0.70									
Convertible	2.34	-	1.24									
Preferred	0.00	-	0.15	0								
Securitized	30.13	-	32.84			-						
Agency MBS Pass-Through	24.72	-	15.26				]					
Agency MBS ARM	0.00	-	0.03	ļ								
Agency MBS CMO	0.17	-	0.95	Ι[]								
Non-Agency Residential MBS	0.08	-	0.95									
Commercial MBS	1.81	-	5.71		[							
Asset-Backed	3.35	-	9.91									
Covered Bond	0.00	-	0.03	0								
Municipal	0.15	-	1.12	[]								
Cash & Equivalents	10.33	-	3.29		]	i.						
Other	0.00	-	5.57		0							

Cash

Other

Total

#### Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊕ Fixed Inc Clearing Corp.Repo	03-2022	7.12	7.12	_
⊕ United States Treasury Bonds 2%	11-2041	2.90	10.02	-
⊕ United States Treasury Bonds 1.875%	11-2051	2.07	12.08	-
€ Federal National Mortgage Association 2.5%	04-2052	2.04	14.13	-
⊕ United States Treasury Bills 0.01%	01-2023	1.92	16.04	-
① United States Treasury Notes 1.875%	02-2029	1.88	17.93	_
Mexico (United Mexican States) 8.5%	05-2029	1.57	19.49	-
United States Treasury Bonds 1.75%	08-2041	1.48	20.97	-
igodoldoldoldoldoldoldoldoldoldoldoldoldol	11-2051	1.32	22.29	_
⊕ United States Treasury Notes 1.875%	02-2027	1.25	23.54	-

#### Total Holdings 783

🕀 Increase  $\ominus$  Decrease 🕸 New to Portfolio

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**Morningstar Category Morningstar Index** 

Intermediate Core-Plus Bond BBgBarc US Agg Bond TR USD

# PIMCO Commodity Real Ret Strat Instl PCRIX

#### Portfolio Manager(s)

Greg Sharenow since 11-2018 Stephen Rodosky since 01-2019 Andrew Dewitt since 02-2022

#### Quantitative Screens

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

*Management:* The fund's management has been in place for 3.41 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.82 is 21.9% lower than the Commodities Broad Basket category average.

#### Morningstar Investment Management LLC Analysis

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

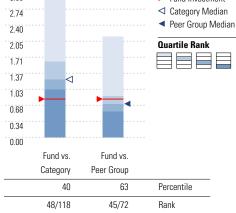
#### **ESG Metrics**

Metric	Rating	Updated
Sustainability Rating	2	02-28-2022

Growth	of \$10,00	D								
		y			¥.'	yy			•₩ 15k	▼ Manager Change γ Partial Mgr Change
~~~		~~~	<u></u>	~	~	<b>~~~</b>		م مر	10k	<ul> <li>■ Fund: \$10,000</li> <li>─ Benchmark: \$10,000</li> <li>─ Category: \$10,000</li> </ul>
									0k	Performance Quartile (Within Category)
2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	History
-14.81 -5.29	-18.06 -1.05	-25.70	14.54 2.77	2.70 1.00	-13.77 -2.52	12.27 4.58	0.82 3.94	33.48 6.37	24.35 -1.20	Total Return % +/- Benchmark
-6.08	-0.08	-1.71	2.38	-0.96	-2.25	4.40	3.91	3.74	-0.54	+/- Category
87	58	66	21	61	77	10	31	25	55	Tot Ret % Rank in Cat
156	144	172	146	139	127	131	124	115	117	# of Funds in Cat
57	49	123	111	176	148	226	262	260	-	Turnover %
-	-	0.74	0.74	0.74	1.24	1.46	1.33	0.82	-	Expense Ratio

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.

Cat -0.08 1 07 R-Squared 95.85 86.07 Standard Deviation 19 42 16 74 19.57 Sharpe Ratio 1.00 0.94 0.89 Tracking Error 4.56 7.45 Information Ratio 0.80 0.17 Up Capture Ratio 114.29 105.69 Down Capture Ratio 107.92 107.94

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 12.32 14.38 Price/Book Ratio 1.51 1.78 Geom Avg Mkt Cap \$B 20.09 30 14 ROE 16.78 12.41

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Morningstar Index

Commodities Broad Basket

Morningstar Category

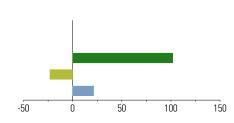
Bloomberg Commodity TR USD

Broad Basket Bloomberg Co

PIMCO Commodity Real Ret Strat Instl PCRIX

Style Analysis as of 03-31-2022 Morningstar Style Box™





Total	100.00	100.00
Other	21.28	5.91
Cash	-23.11	61.26
Bonds	101.84	30.07
Non-US Stocks	0.00	0.62
US Stocks	0.00	2.13
Asset Class	Net %	Cat%

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat	Fun	d	• Be	nchma	rk 🛛	Categ	jory Av	verage				
Դ	Cyclical	-	-	30.70												
÷.	Basic Materials	-	-	28.95							0					
4	Consumer Cyclical	-	-	1.75	0											
÷	Financial Services	-	-	0.00	0											
ŵ	Real Estate	-	-	0.00	Ó											
w.	Sensitive	-	-	52.63												
d	Communication Services	-	-	0.00	Ó											
•	Energy	-	-	50.00											Ó	
₽	Industrials	-	-	2.63	0											
	Technology	-	-	0.00	Ó											
•	Defensive	-	-	16.67				[
	Consumer Defensive	-	-	16.67				0								
٠	Healthcare	-	-	0.00	Ó											
9	Utilities	-	-	0.00	Ó											
					0%	5	10	15	20	25	30	35	40	45	50	55

Style Breakdown



Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ U S TIPS REV REPO	25.49	25.49	_	_
⊖ Euro Schatz Future Mar 22	25.35	50.85	_	-
莽 Offset: Unsettled Trades	19.45	70.30	_	-
⊖ U S TIPS REV REPO	19.37	89.67	_	-
⊕ Pimco Cayman Cmdty Fd Ltd Instl	15.91	105.58	-	-
⊕ United States Treasury Notes 0.125%	14.22	119.80	-	_
○ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Pay	12.17	131.97	_	-
① OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Pay	12.17	144.14	_	-
① OIS GBP SONIO/0.90000 09/21/22-0Y* LCH Receive	12.15	156.29	_	-
⊖ OIS GBP SONIO/1.01250 09/20/23-0Y* LCH Receive	12.15	168.44	-	-
⊕ 2 Year Treasury Note Future Mar 22	11.04	179.48	-	_
\oplus 3 Month Euribor Future Mar 23	9.61	189.10	_	-
🕸 Cash Offset	9.49	198.58	_	-
\oplus United States Treasury Notes 0.125%	8.64	207.23	-	-
igodot EUROPEAN MONETARY UNION EURO Sold	7.42	214.65	_	-

Total Holdings 776

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category Morningstar Index

Commodities Broad Basket Bloomberg Commodity TR USD

Vanguard 500 Index Admiral VFIAX

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.

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 0.04 is 95% lower than the Large Blend category average.

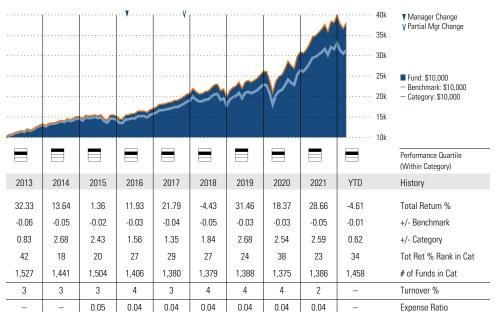
Morningstar Investment Management LLC Analysis

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





Morningstar Category

Large Blend



	30/14/4	104/4/5	Hallik
Peer group	o is a subset of the	e category and in	cludes funds with the
same man	agement style (ac	tive vs. passive) a	and similar share class
characteri	stics.		

Cat -1.71 0.97 94.89 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 Drice /Corninge Datie 21 02 21 02

Price/Earnings hatto	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

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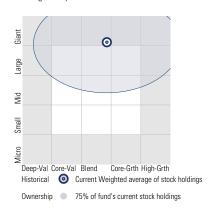


Morningstar Index

S&P 500 TR USD

Vanguard 500 Index Admiral VFIAX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

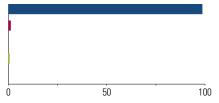
Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Apple Inc	7.04	7.04	-1.54	Technology
€ Microsoft Corp	6.01	13.05	-8.14	Technology
€ Amazon.com Inc	3.71	16.76	-2.23	Consumer Cyclical
	2.35	19.11	1.97	Consumer Cyclical
\oplus 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
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	1.68	26.75	18.03	Financial Services
ightarrow Meta Platforms Inc Class A	1.34	28.09	-33.89	Communication Svc
\oplus UnitedHealth Group Inc	1.25	29.34	1.85	Healthcare
onumber onumber	1.21	30.55	4.22	Healthcare
	1.05	31.60	-13.28	Financial Services
ightarrow Procter & Gamble Co	0.95	32.55	-6.06	Consumer Defensive
\ni 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

 \oplus Increase \oplus Decrease otin New to Portfolio

Asset Allocation as of 03-31-2022



Sector Weighting as of 03-31-2022

℃ Cyclical 30.06 30.09 30.37 ■ Basic Materials 2.31 2.31 2.81 ■ Consumer Cyclical 11.84 11.84 11.00 ■ Financial Services 13.19 13.22 14.11 ■ Real Estate 2.72 2.45 ■ Sensitive 46.99 46.96 46.45 ■ Communication Services 9.36 9.12 46.95 ■ Communication Services 9.36 9.12 46.95 ■ Communication Services 9.36 9.12 56 ■ Communication Services 9.36 9.12 56 ■ Industrials 8.15 8.15 9.88 ■ Technology 25.60 25.58 24.47 ■ Defensive 6.50 6.51 6.77 ■ Healthcare 13.71 13.70 14.06 ■ Utilities 2.74 2.74 2.36 <th></th> <th></th> <th>Fund</th> <th>Bmark</th> <th>Cat</th> <th></th>			Fund	Bmark	Cat	
Image: Consumer Cyclical 11.84 11.84 11.00 Image: Financial Services 13.19 13.22 14.11 Image: Financial Services 13.19 13.22 14.11 Image: Financial Services 2.72 2.72 2.45 Image: Sensitive 46.99 46.96 46.45 Image: Communication Services 9.36 9.36 9.12 Image: Financial Services 8.15 8.15 9.88 Image: Financial Services 25.60 25.58 24.47 Image: Financial Services 25.00 6.51 6.77 Image: Financial Services 6.50 6.51 6.77 Image: Financial Services 6.50 6.51 6.7	Դ	Cyclical	30.06	30.09	30.37	
Image: Services 13.19 13.22 14.11 Image: Services 13.19 13.22 14.11 Image: Services 2.72 2.45 Image: Services 9.36 9.36 9.12 Image: Services 9.38 3.87 2.98 Image: Services 8.15 8.15 9.88 Image: Technology 25.60 25.58 24.47 Image: Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06	æ.	Basic Materials	2.31	2.31	2.81	
■ Real Estate 2.72 2.72 2.45	~	Consumer Cyclical	11.84	11.84	11.00	
✓ Sensitive 46.99 46.96 46.45 Image: Communication Services 9.36 9.36 9.12 Image: Communication Services 9.36 9.36 9.12 Image: Communication Services 9.36 9.37 2.98 Image: Communication Services 8.15 8.15 9.88 Image: Communication Services 25.60 25.58 24.47 Image: Consumer Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06	ц.	Financial Services	13.19	13.22	14.11	
Image: Communication Services 9.36 9.36 9.12 Image: Communication Services 8.15 8.87 2.98 Image: Communication Services 8.15 8.15 9.88 Technology 25.60 25.58 24.47 Defensive 22.95 22.95 23.19 Consumer Defensive 6.50 6.51 6.77 Healthcare 13.71 13.70 14.06	ŵ	Real Estate	2.72	2.72	2.45	
▲ Energy 3.88 3.87 2.98 ☑ Industrials 8.15 8.15 9.88 ☑ Technology 25.60 25.58 24.47 ✓ Defensive 22.95 22.95 23.19 ☑ Consumer Defensive 6.50 6.51 6.77 ☑ Healthcare 13.71 13.70 14.06	w	Sensitive	46.99	46.96	46.45	
Industrials 8.15 8.15 9.88 Industrials 25.60 25.58 24.47 → Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06		Communication Services	9.36	9.36	9.12	
Image: Technology 25.60 25.58 24.47 → Defensive 22.95 22.95 23.19 Image: Consumer Defensive 6.50 6.51 6.77 Image: Healthcare 13.71 13.70 14.06	0	Energy	3.88	3.87	2.98	
→ Defensive 22.95 22.95 23.19 □ Consumer Defensive 6.50 6.51 6.77 □ Healthcare 13.71 13.70 14.06	¢	Industrials	8.15	8.15	9.88	
Consumer Defensive 6.50 6.51 6.77 Healthcare 13.71 13.70 14.06		Technology	25.60	25.58	24.47	
Image: Healthcare 13.71 13.70 14.06		Defensive	22.95	22.95	23.19	
	F	Consumer Defensive	6.50	6.51	6.77	
Utilities 2.74 2.74 2.36	٠	Healthcare	13.71	13.70	14.06	
	2	Utilities	2.74	2.74	2.36	

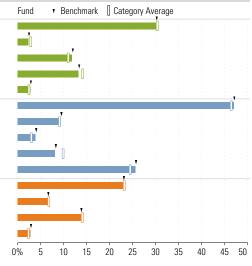


Morningstar Index

S&P 500 TR USD

Morningstar Category

📕 Large Blend





Vanguard Developed Markets Index Admiral VTMGX

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.

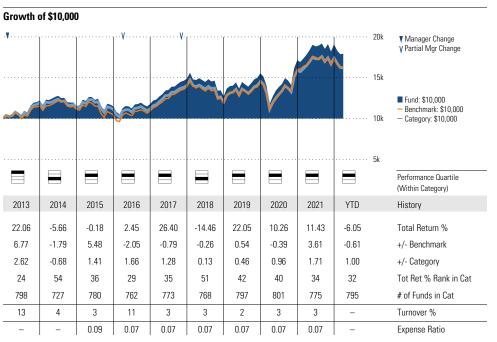
Net Expense: The fund's expense ratio of 0.07 is 92.47% lower than the Foreign Large Blend category average.

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



Morningstar Category

Foreign Large Blend

Total Return % 10% as of 03-31-2022 Fund 5 Benchmark Category Λ -5 -10 Average annual, if greater than 1 year Since Inception 4.55 Fund Return % 5.03 Benchmark Return % Category Average % _ % Rank in Category # of Funds in Category

3-Year Risk Metrics

10 year

6.67

5.55

5 85

19

413

5 year

7.16

6.76

6 26

28

616

Fund Investment
 Category Median

Quartile Rank

Percentile

Rank

Peer Group Median

	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

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

71/232

31

Fund vs

Peer Group

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Fund vs

Category 4

31/807



Morningstar Index

MSCI ACWI Ex USA NR USD

Trailing Performance

3 Month

-6.05

-5.44

-7 05

32

795

Net Expense

4 4 1

3.92

3.43 2.94

2.45 1.96 1.47 0.98 0.49 1 Year

0.70

-1.48

-1 61

29

772

3 yea

8.54

7.51

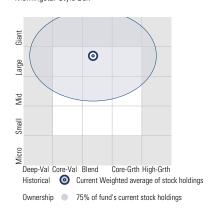
7 23

28

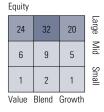
712

Vanguard Developed Markets Index Admiral VTMGX

Style Analysis as of 03-31-2022 Morningstar Style Box™





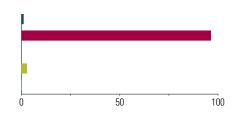


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022

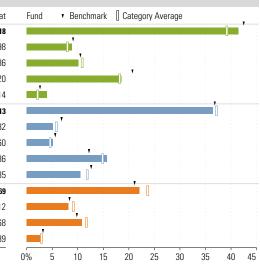


Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	41.47	42.34	39.18
<i>.</i>	Basic Materials	8.85	8.94	7.98
A	Consumer Cyclical	10.11	10.37	10.86
цф	Financial Services	18.50	20.56	18.20
ŵ	Real Estate	4.01	2.47	2.14
w	Sensitive	36.41	36.68	37.13
g	Communication Services	5.11	6.69	5.82
•	Energy	5.13	5.45	4.60
¢	Industrials	15.66	12.06	14.86
	Technology	10.51	12.48	11.85
-	Defensive	22.11	20.98	23.69
F	Consumer Defensive	8.22	8.25	9.12
٠	Healthcare	10.79	9.68	11.68
9	Utilities	3.10	3.05	2.89

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



	Greater Asia	Fund % 36.13	Cat % 35.41	Americas	Fund % 11.55	Cat % 8.71	Greater Europe	Fund % 52.31	Cat % 55.90	Market Maturity	Fund %
	Japan	19.99	18.15	North America	11.44	7.56	United Kingdom	12.22	13.12	Developed Markets	99.24
	Australasia	7.59	5.00	Central/Latin	0.11	1.15	W euro-ex UK	39.06	41.43	Emerging Markets	0.76
	Asia-4 Tigers	8.24	7.10				Emrgng Europe	0.33	0.28	Not Available	0.00
	Asia-ex 4 Tigers	0.31	5.16				Africa	0.70	1.07		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 03-31-2022

25-50

50-75

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

Total Holdings 4170

 \oplus Increase \oplus Decrease R New to Portfolio

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Morningstar Category

Foreign Large Blend

Morningstar Index MSCI ACWI Ex USA NR USD

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Portfolio Manager(s)

Michael Perre since 08-2008 Jeffrey Miller since 02-2016

Quantitative Screens

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

Management: The fund's management has been in place for 13.59 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 0.14 is 88.14% 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.

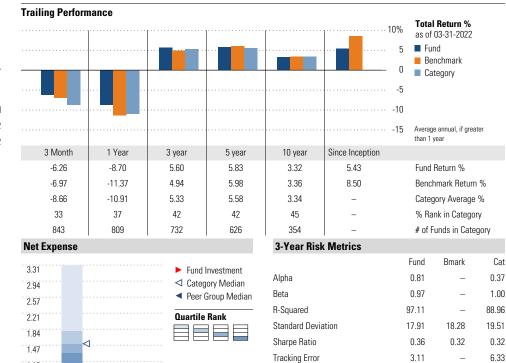
ESG Metrics

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



Diversified Emerging Mkts MSCI EM NR USD

201 V Manager Change V Partial Mgr Change 15k Fund: \$10.000 - Benchmark: \$10,000 10k Category: \$10,000 5k _ Performance Quartile (Within Category) 2013 2014 2015 2016 2018 2019 2020 2021 YTD 2017 History -5.02 0.60 -15.35 11.73 31.38 -14.58 20.31 15.24 0.86 -6.26 Total Return % -2.42 2.79 -0.43 0.54 -5.90 0.00 1.87 -3.07 3.40 0.71 +/- Benchmark -4.88 3.61 -1.56 3.26 -2.79 1.49 1.06 -2.66 0.48 2.40 +/- Category 77 16 62 26 66 34 41 58 42 33 Tot Ret % Rank in Cat 826 848 848 # of Funds in Cat 694 738 875 831 807 797 843 26 9 7 13 6 11 9 10 9 _ Turnover % _ 0.15 0.14 0.14 0.14 0.14 0.14 0.14 _ Expense Ratio



Information Ratio

Up Capture Ratio

Price/Earnin Price/Book

Geom Avg I

ROE

Down Capture Ratio

Portfolio Metrics

	25/866	26/119	Rank	
I	Peer group is a subset of	the category an	d includes funds	s with the
;	same management style	(active vs. passi	ve) and similar :	share class
(characteristics.			

22

Percentile

Fund vs

Peer Group

ngs Ratio	12.52	12.40	11.75
Ratio	1.83	1.77	2.10
Mkt Cap \$B	24.41	40.80	48.50
	17.88	18.08	19.38

0.21

96.83

93.51

Fund

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Fund vs

Category

3

1.10

0.74

0.37



Bmark

-0.01

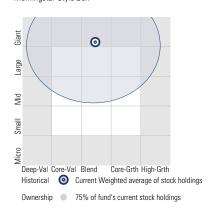
101.11

100.73

Cat

Vanguard Emerging Mkts Stock Idx Adm VEMAX

Style Analysis as of 03-31-2022 Morningstar Style Box™





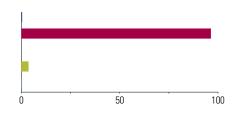


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	46.85	45.55	42.39
æ.	Basic Materials	10.40	9.50	6.97
	Consumer Cyclical	11.89	12.01	12.97
ц.	Financial Services	21.54	21.99	20.91
ŵ	Real Estate	3.02	2.05	1.54
V.	Sensitive	39.62	42.33	44.76
	Communication Services	9.58	10.41	10.18
0	Energy	5.20	4.78	4.51
Ф	Industrials	7.01	5.38	5.69
	Technology	17.83	21.76	24.38
	Defensive	13.52	12.12	12.84
F	Consumer Defensive	5.81	5.49	6.88
٠	Healthcare	4.46	4.10	4.52
9	Utilities	3.25	2.53	1.44

Asset Cla Cat% US Stocks 0.19 2.90 Non-US Stocks 96.22 94.97 Bonds 0.00 0.01 Cash 3.45 2.35 Other 0.15 -0.24

	Fund	,	Ben	chmark	[] Ca	ategory	Avera	ge		,	
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	- -		-							1	
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		0									
0	%	5	10	15	20	25	30	35	40	45	5

	Greater Asia	Fund % 75.03	Cat % 75.23	Americas	Fund % 10.70	Cat % 12.82	Greater Europe	Fund % 14.26	Cat % 11.97	Market Maturity	Fund %
	Japan	0.00	0.13	North America	0.13	2.77	United Kingdom	0.00	0.75	Developed Markets	23.51
	Australasia	0.00	0.06	Central/Latin	10.57	10.05	W euro-ex UK	0.39	2.03	Emerging Markets	76.49
	Asia-4 Tigers	19.45	28.36				Emrgng Europe	1.00	3.85	Not Available	0.00
	Asia-ex 4 Tigers	55.58	46.68				Africa	12.87	5.34		
	Not Classified	0.00	0.00								
>75											

Top 10 Holdings as of 03-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Taiwan Semiconductor Manufacturing Co Ltd	5.08	5.08	-2.48	Technology
ightarrow Tencent Holdings Ltd	3.56	8.64	-21.54	Communication Svc
igodolog Alibaba Group Holding Ltd Ordinary Shares	2.50	11.14	2.10	Consumer Cyclical
	1.67	12.81	-	-
⇒ Reliance Industries Ltd	1.46	14.27	11.26	Energy
⊕ Mktliq 12/31/2049	1.40	15.67	-	-
igop Taiwan Semiconductor Manufacturing Co Ltd ADR	1.27	16.94	-13.02	Technology
\ni Infosys Ltd	1.14	18.08	1.01	Technology
	0.98	19.06	27.40	Basic Materials
⊖ Meituan Class B	0.95	20.01	-30.25	Consumer Cyclical

Total Holdings 4554

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Morningstar Category Morningstar Index na Mkte MSCLEM NR LISD

Diversified Eme

Total

ieu Emerging ivikts		
ass	Net %	С

100.00

100.00

Vanguard High-Yield Corporate Adm VWEAX

Portfolio Manager(s)

Michael Hong since 02-2008

Quantitative Screens

Q Performance: The fund has finished in the High Yield Bond category's top three quartiles in 8 of the 10 years it's been in existence.

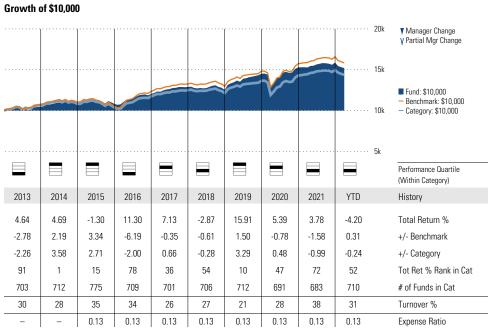
Management: The fund's management has been in place for 14.13 years.

Style Consistency is not calculated for Fixed Income funds.

Net Expense: The fund's expense ratio of 0.13 is 85.87% lower than the High Yield 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

High Yield Bond

Trailing Performance Total Return % 10% as of 03-31-2022 Fund Benchmark 5 Category ۵ Average annual, if greater -5 than 1 year 3 Month 10 year Since Inception 1 Year 3 yea 5 year -4.20 -0.49 4.12 4.33 5.25 6.23 Fund Return % -4.51 -0.29 4.40 4.56 5.70 7.92 Benchmark Return % 3 90 -3.96 -0.39 3 87 476 Category Average % _ 52 53 46 32 28 % Rank in Category 710 682 638 571 378 # of Funds in Category Net Expense **3-Year Risk Metrics** Fund Bmark Cat 4.74 Fund Investment Alpha 0.30 -0.26 Category Median 4.21 0.97 Beta 0.86 Peer Group Median _ 3.69 97.98 **R-Squared** 95.71 3.16 Quartile Rank Standard Deviation 7 99 923 915 2.63 Sharpe Ratio 0.46 0.44 0.41 2.11 Tracking Error 1.74 2.20 1.58 Information Ratio -0.16 -0.21 1.05 Up Capture Ratio 87.45 94.11 0.53 Down Capture Ratio 84.02 96.34 0.00 Fund vs Fund vs **Portfolio Metrics** Peer Group Category Fund Bmark 3 6 Percentile Avg Eff Duration 3 80 18/723 27/458 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.

Cat 3.65 Avg Eff Maturity 4.50 5.52

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Morningstar Index

ICE BofA US High Yield TR USD

Vanguard High-Yield Corporate Adm VWEAX

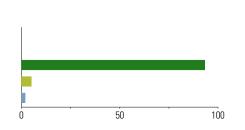
Style Analysis as of 03-31-2022





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	5.33	-	1.18
AA	-0.05	-	0.05
А	0.00	-	0.13
BBB	4.89	-	3.99
BB	53.73	-	36.62
В	28.78	-	35.10
Below B	5.10	-	20.49
Not Rated	2.22	_	2.43



Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

	Fund	Bmark	Cat	Fund	۲	Benchmark	Category Average
Government	3.74	-	2.11				
Treasury	3.74	-	0.72	(
Inflation – Protected	0.00	-	0.00	0			
Agency/Quasi Agency	0.00	-	0.15	0			
Other Government Related	0.00	-	1.24	10			
Corporate	91.22	-	90.85				
Corporate Bond	85.57	-	84.57)
Bank Loan	3.85	-	4.86				
Convertible	1.80	-	1.21	Û			
Preferred	0.00	-	0.21				
Securitized	0.00	-	2.08				
Agency MBS Pass-Through	0.00	-	0.06	0			
Agency MBS ARM	0.00	-	0.00	0			
Agency MBS CMO	0.00	-	0.16	0			
Non-Agency Residential MBS	0.00	-	0.15	0			
Commercial MBS	0.00	-	0.75	0			
Asset-Backed	0.00	-	0.96	0			
Covered Bond	0.00	-	0.00	0			
Municipal	0.00	_	0.11	[
Cash & Equivalents	5.05	_	4.65				
Other	0.00	-	0.19	0			

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 9095$

Top 10 Holdings as of 03-31-2022

Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
_	1.08	1.08	-
-	0.94	2.02	-
-	0.94	2.96	-
-	0.93	3.89	-
-	0.93	4.83	-
_	0.93	5.76	-
-	0.84	6.60	-
-	0.78	7.38	-
-	0.74	8.12	-
-	0.73	8.85	-
	- - - - - - - - - - - - -	- 1.08 - 0.94 - 0.94 - 0.93 - 0.93 - 0.93 - 0.93 - 0.84 - 0.78 - 0.74	- 1.08 1.08 - 0.94 2.02 - 0.94 2.96 - 0.93 3.89 - 0.93 4.83 - 0.93 5.76 - 0.84 6.60 - 0.78 7.38 - 0.74 8.12

Total Holdings 631

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category High Yield Bond

Asset Class

US Stocks

Bonds

Cash

Other

Total

Non-US Stocks

ICE BofA US High Yield TR USD

Net %

0.00

0.00

93.22

4.97

1.80

100.00

Cat%

1.06

0.00

94.30

2.82

1.82

100.00

Morningstar Index
ICE DofA LIS Lligh Via

Vanguard Inflation-Protected Secs Adm VAIPX

Portfolio Manager(s)

John Madziyire since 11-2021

Quantitative Screens

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

Management: The fund's management has been in place for 10.62 years.

Style Consistency is not calculated for Fixed Income funds.

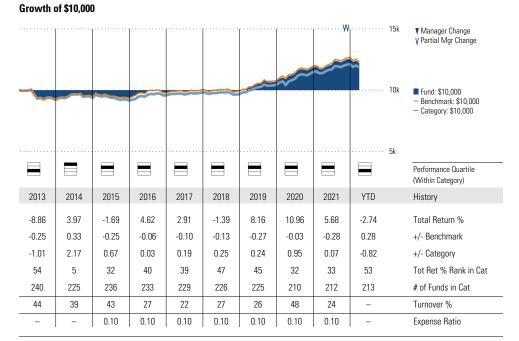
Net Expense: The fund's expense ratio of 0.1 is 83.05% lower than the Inflation-Protected Bond category average.

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





Down Capture 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.	

19/162

12

Percentile

Rank

Fund vs

Peer Group

 Fund
 Bmark
 Cat

 Avg Eff Duration
 7.50
 4.52
 6.20

 Avg Eff Maturity
 7.90
 6.87

88.91

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Fund vs

Category

22/214

10

0.00



89.93

Morningstar Category Mor

Inflation-Protected Bond

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard Inflation-Protected Secs Adm VAIPX

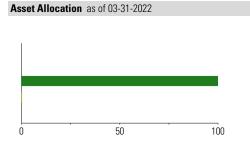
Style Analysis as of 03-31-2022





Duration

Credit Rating Breakdown	Fund	Bmark	Cat
AAA	99.85	0.00	96.97
AA	0.00	99.60	0.27
А	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



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

Sector Weighting as of 03-31-2022

	Fund	Bmark	Cat	Fund	 Benchmark 	Category Average
Government	99.84	_	89.77		· · · · · · ·	0
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	10		
Bank Loan	0.00	-	0.17	0		
Convertible	0.00	_	0.10	0		
Preferred	0.00	-	0.00	0		
Securitized	0.00	-	4.16			
Agency MBS Pass-Through	0.00	-	0.55	0		
Agency MBS ARM	0.00	-	0.00]		
Agency MBS CMO	0.00	-	0.25			
Non-Agency Residential MBS	0.00	-	0.13	0		
Commercial MBS	0.00	-	0.92	0		
Asset-Backed	0.00	-	2.17			
Covered Bond	0.00	-	0.14	0		
Municipal	0.00	-	0.00]		
Cash & Equivalents	0.16	-	2.99			
Other	0.00	-	0.19	0		

 $0\% \ 5 \ 10 \ 15 \ 20 \ 25 \ 30 \ 35 \ 40 \ 45 \ 50 \ 55 \ 60 \ 65 \ 70 \ 75 \ 80 \ 85 \ 90 \ 9\mathbf{500}$

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

Total Holdings 47

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

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Morningstar Category Inflation-Protected Bond

Morningstar Index

BBgBarc US Treasury US TIPS TR USD

Vanguard International Growth Adm VWILX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 19.16 years.

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

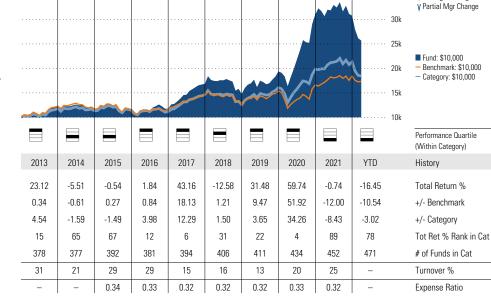
Net Expense: The fund's expense ratio of 0.32 is 69.81% lower than the Foreign Large Growth category average.

Morningstar Investment Management LLC Analysis

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

ESG Metrics

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

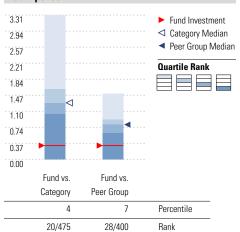


Trailing Performance

Growth of \$10,000

V





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

-10 -15 -20 Average annual, if greater than 1 year Fund Return % Benchmark Return % Category Average % % Rank in Category # of Funds in Category Fund Bmark Cat Alpha 7.02 2.26 1 01 0.91 Beta 67.47 R-Squared 79.65 Standard Deviation 21 28 17 23 17 74 Sharpe Ratio 0 72 0 48 0.55 Tracking Error 12.14 8.20 Information Ratio 0.58 0.19 Up Capture Ratio 116.70 101.72 Down Capture Ratio 89.99 95.46

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 25.04 14 30 20.85 Price/Book Ratio 4.27 1.73 3.26 Geom Avg Mkt Cap \$B 86 57 47 32 54 00 ROE 18.94 18.89 21.88

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Morningstar Category Morningstar Index Foreign Large Growth

MSCI EAFE NR USD

35

V Manager Change

Total Return %

as of 03-31-2022

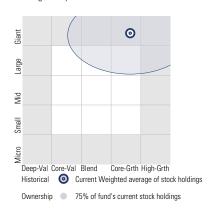
Benchmark

Category

Fund

Vanguard International Growth Adm VWILX

Style Analysis as of 03-31-2022 Morningstar Style Box™





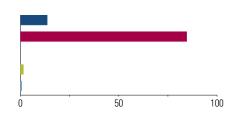


Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Sector Weighting as of 03-31-2022

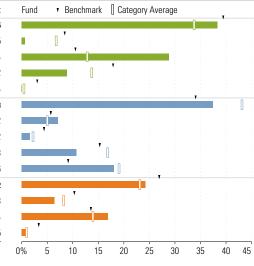
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	38.32	39.31	33.75
æ.	Basic Materials	0.61	8.28	6.75
~	Consumer Cyclical	28.86	10.38	12.84
ц.	Financial Services	8.85	17.75	13.72
ŵ	Real Estate	0.00	2.90	0.44
w	Sensitive	37.48	33.90	43.13
	Communication Services	7.12	5.56	5.02
0	Energy	1.64	4.24	2.22
¢	Industrials	10.68	15.14	16.83
	Technology	18.04	8.96	19.06
	Defensive	24.20	26.78	23.12
F	Consumer Defensive	6.42	10.17	8.23
٠	Healthcare	16.90	13.41	13.94
9	Utilities	0.88	3.20	0.95

Morningstar Category Morningstar Index

Foreign Large Growth MSCI EAFE NR USD

Asset Class Net % Cat% US Stocks 13.52 8.16 Non-US Stocks 84.50 88.72 Bonds 0.00 0.09 Cash 1.42 2.70 Other 0.56 0.33 Total 100.00 100.00



	Greater Asia	Fund % 29.65	Cat % 26.85	Americas	Fund % 19.97	Cat % 14.92	Greater Europe	Fund % 50.39	Cat % 58.22	Market Maturity	Fund %
	Japan	7.83	11.75	North America	15.21	13.10	United Kingdom	5.84	10.13	Developed Markets	80.21
	Australasia	0.58	1.58	Central/Latin	4.76	1.82	W euro-ex UK	44.27	46.80	Emerging Markets	19.79
	Asia-4 Tigers	6.21	6.52				Emrgng Europe	0.00	0.44	Not Available	0.00
	Asia-ex 4 Tigers	15.03	7.00				Africa	0.28	0.85		
	Not Classified	0.00	0.00								
>75	•										

Top 10 Holdings as of 03-31-2022

25-50

50-75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\ominus ASML Holding NV	6.29	6.29	-13.68	Technology
➔ MercadoLibre Inc	4.25	10.55	-11.79	Consumer Cyclical
ightarrow Tencent Holdings Ltd	4.05	14.60	-21.54	Communication Svc
€ Moderna Inc	3.84	18.44	-32.18	Healthcare
⇒ Adyen NV	3.60	22.04	-21.74	Technology
\ominus Kering SA	3.42	25.46	-18.06	Consumer Cyclical
$ ightarrow ext{Tesla Inc} $	3.27	28.73	1.97	Consumer Cyclical
igop Taiwan Semiconductor Manufacturing Co Ltd	3.24	31.97	-2.48	Technology
ightarrow Spotify Technology SA	2.37	34.34	-35.47	Communication Svc
Illumina Inc	2.26	36.60	-8.16	Healthcare

Total Holdings 148

 \oplus Increase \oplus Decrease R New to Portfolio

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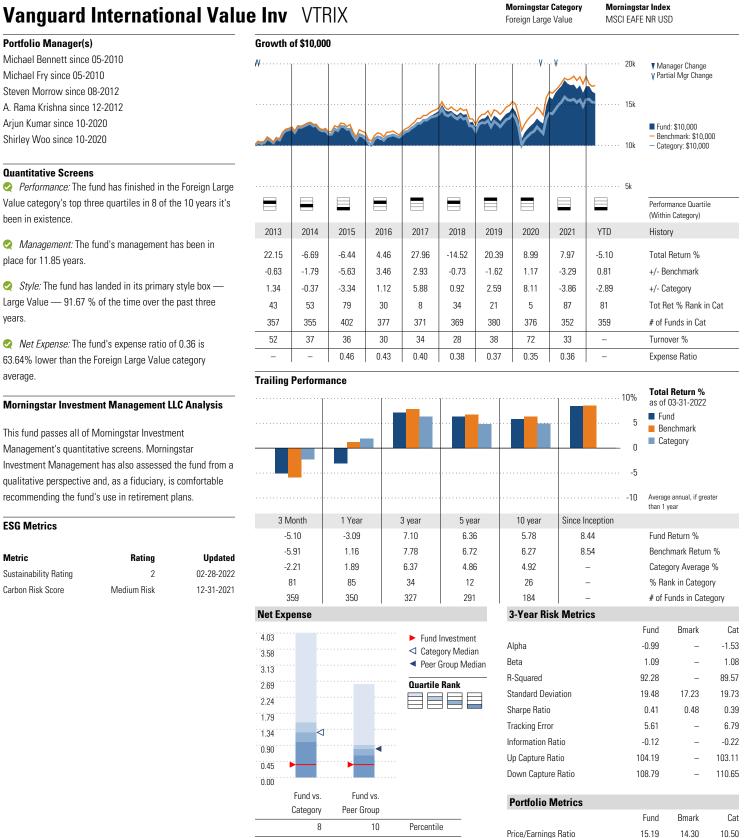


years.

average.

Metric

Vanguard International Value Inv VTRIX



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

29/290

Rank

Price/Book Ratio

ROE

Geom Avg Mkt Cap \$B

SRNINGSTAR MC

1.73

47 32

18.89

1.25

36.03

15.85

1.61

32.77

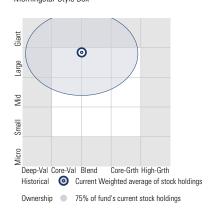
13.24

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29/364

Vanguard International Value Inv VTRIX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022

-		
0	50	

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

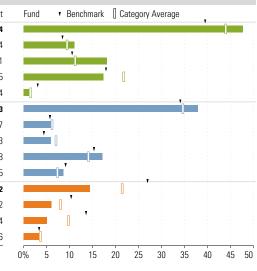
		Fund	Bmark	Cat
Դ	Cyclical	47.64	39.31	43.94
<i>.</i>	Basic Materials	11.07	8.28	9.44
A	Consumer Cyclical	18.07	10.38	11.21
цф	Financial Services	17.34	17.75	21.75
ŵ	Real Estate	1.16	2.90	1.54
w	Sensitive	37.93	33.90	34.63
d	Communication Services	6.24	5.56	6.17
0	Energy	5.92	4.24	7.03
¢	Industrials	17.10	15.14	14.08
	Technology	8.67	8.96	7.35
-	Defensive	14.43	26.78	21.42
F	Consumer Defensive	6.08	10.17	8.02
٠	Healthcare	5.02	13.41	9.74
Ç	Utilities	3.33	3.20	3.66

Foreign Large Value MSCI EAFE NR USD Asset Class Net % Cat% US Stocks 5.47 2.88 Neg US Stocks 00.01 07.01

Morningstar Category

Morningstar Index

Non-US Stocks	88.61	95.21
Bonds	0.00	-0.01
Cash	5.93	1.85
Other	0.00	0.08
Total	100.00	100.00



4		Greater Asia	Fund % 35.90	Cat % 30.35	Americas	Fund % 11.26	Cat % 8.94	Greater Europe	Fund % 52.83	Cat % 60.70	Market Maturity	Fund %
		Japan	10.34	16.92	North America	7.77	7.66	United Kingdom	17.85	18.38	Developed Markets	82.09
		Australasia	1.21	3.21	Central/Latin	3.49	1.28	W euro-ex UK	33.69	41.37	Emerging Markets	17.91
		Asia-4 Tigers	11.15	7.34				Emrgng Europe	0.24	0.33	Not Available	0.00
		Asia-ex 4 Tigers	13.20	2.88				Africa	1.05	0.62		
		Not Classified	0.00	0.00								
>7'	5											

Top 10 Holdings as of 03-31-2022

25-50

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Mktliq 12/31/2049	5.48	5.48	_	_
\oplus Alibaba Group Holding Ltd Ordinary Shares	1.37	6.85	-5.61	Consumer Cyclical
€ Compass Group PLC	1.32	8.17	0.79	Consumer Cyclical
	1.23	9.40	3.72	Healthcare
€ SK Hynix Inc	1.18	10.58	-	Technology
\oplus Relx PLC	1.15	11.73	-0.79	Communication Svc
igodolog Compagnie Financiere Richemont SA	1.14	12.87	-13.84	Consumer Cyclical
€ Holcim Ltd	1.10	13.97	-2.62	Basic Materials
\oplus HSBC Holdings PLC	1.08	15.06	20.16	Financial Services
igodot Samsung Electronics Co Ltd	1.08	16.14	_	Technology

Total Holdings 239

 \oplus Increase \oplus Decrease R New to Portfolio

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Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

Performance: The fund has finished in the Allocation- 30% to 50% Equity category's top three quartiles in 9 of the
 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

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

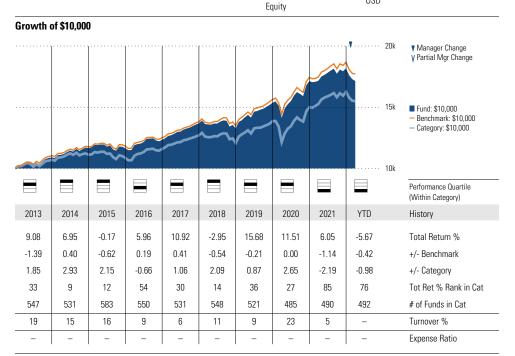
Net Expense: The fund's expense ratio of 0.12 is 87.5% lower than the Allocation--30% to 50% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

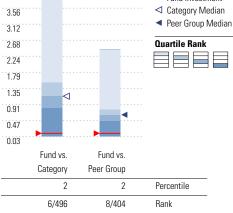
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022



Morningstar Category Allocation--30% to 50%

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.

Cat -1.35 Beta 1.01 1.10 **R**-Squared 99 12 91 44 _ Standard Deviation 7.66 7.74 8.80 Sharpe Ratio 0.77 0.85 0.68 Tracking Error 0.73 277 Information Ratio -0 84 -0.31 Up Capture Ratio 97.25 101.09 Down Capture Ratio 102.65 112.70 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	16.89	18.48	18.34
Price/Book Ratio	2.49	2.91	2.98
Avg Eff Duration	7.25	6.36	5.11

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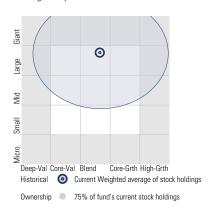


Morningstar Index

Morningstar US Mod Con Tgt Alloc NR USD

Vanguard LifeStrategy Cnsrv Gr Inv VSCGX

Style Analysis as of 03-31-2022 Morningstar Style Box™



Large

Mid

Smal

Ltd

Duration

Mod Ext

5

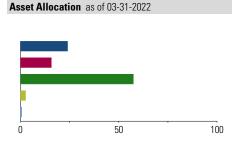
Fixed Income

Quality

High

Mid

Low



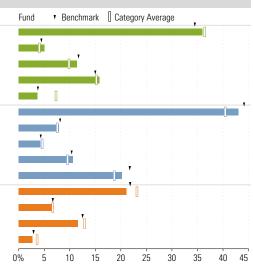
Sector Weighting as of 03-31-2022

36	cion wergining as 0100	-01-2022		
		Fund	Bmark	Cat
Դ	Cyclical	35.92	34.34	36.42
æ.	Basic Materials	5.00	4.30	4.05
	Consumer Cyclical	11.41	11.57	9.85
цф	Financial Services	15.83	14.85	15.21
ŵ	Real Estate	3.68	3.62	7.31
w	Sensitive	42.99	43.98	40.43
g	Communication Services	7.89	7.97	7.56
0	Energy	4.21	4.18	4.59
¢	Industrials	10.65	10.23	9.56
	Technology	20.24	21.60	18.72
	Defensive	21.10	21.68	23.15
F	Consumer Defensive	6.72	6.54	6.65
٠	Healthcare	11.64	12.37	12.90
9	Utilities	2.74	2.77	3.60

Morningstar US Mod Con Tgt Alloc NR USD Equity Asset Class Net % Cat% US Stocks 23.90 27.84 Non-US Stocks 15.64 7.42 57.37 Bonds 51.42 Cash 2.52 6.64 Other 0.58 6.69 Total 100.00 100.00

Morningstar Index

Morningstar Category Allocation--30% to 50%



Value Blend Growth

Style Breakdown

Equity

18 28 28

6 9

2 3 2

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
⊖ Vanguard Total Bond Market II Idx Inv	-	40.74	40.74	_	_
\ominus Vanguard Total Stock Mkt Idx Inv	-	24.12	64.86	_	_
\ominus Vanguard Total Intl Bd Idx Investor	-	15.99	80.84	_	_
\oplus Vanguard Total Intl Stock Index Inv	-	15.95	96.79	_	_
\oplus Vanguard Total Intl Bd II Idx Investor	-	1.90	98.69	-	-
⊖ Mktliq 12/31/2049	_	1.31	100.01	-	_
\ominus Us Dollar	_	0.01	100.02	_	_

Total Holdings 7

 \oplus Increase \oplus Decrease otin New to Portfolio



Vanguard LifeStrategy Growth Inv VASGX

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

Performance: The fund has finished in the Allocation--70% to 85% Equity category's top three quartiles in 10 of the 10 years it's been in existence.

× *Management:* The fund's management 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.

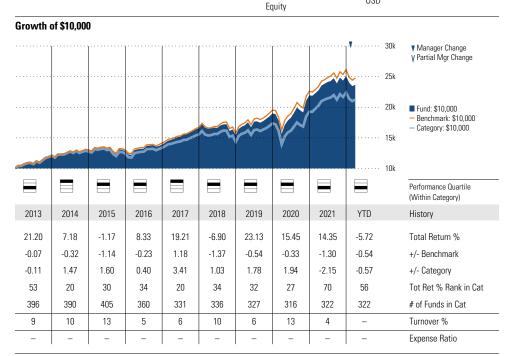
Net Expense: The fund's expense ratio of 0.14 is 86.27% lower than the Allocation--70% to 85% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

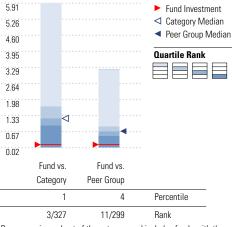
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021



Morningstar Category Allocation--70% to 85%

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.

Cat Alnha -1.01 -1.79 Beta 1.02 1.03 **R**-Squared 99 40 94 25 _ Standard Deviation 14.20 13.88 14.79 Sharpe Ratio 0.79 0.86 0.73 Tracking Error 1.13 3.50 Information Ratio -0 78 -0.54 Up Capture Ratio 98.78 97.52 Down Capture Ratio 103.58 106.75 **Portfolio Metrics** Dmort E 1 Cat .94

	Fullu	DIIIdIK	Gal
Price/Earnings Ratio	16.92	18.30	17.94
Price/Book Ratio	2.50	2.86	2.80
Avg Eff Duration	7.25	6.36	5.08

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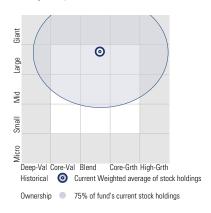


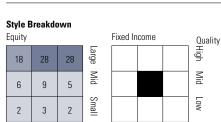
Morningstar Index

Morningstar US Mod Agg Tgt Alloc NR USD

Vanguard LifeStrategy Growth Inv VASGX

Style Analysis as of 03-31-2022 Morningstar Style Box™





Ltd

Duration

Mod Ext

Weight %

Value

>50 25-50 10-25 0-10

Blend Growth

Top 7 Holdings as of 03-31-2022

Ó		50

Sector Weighting as of 03-31-2022

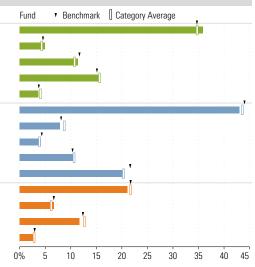
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	35.86	34.56	34.74
æ.	Basic Materials	4.96	4.42	4.30
	Consumer Cyclical	11.42	11.56	10.75
ц.	Financial Services	15.81	14.98	15.62
ŵ	Real Estate	3.67	3.60	4.07
V ^{ar}	Sensitive	43.02	43.86	43.57
đ	Communication Services	7.90	7.97	8.72
0	Energy	4.19	4.19	3.89
¢	Industrials	10.64	10.21	10.64
	Technology	20.29	21.49	20.32
-	Defensive	21.11	21.57	21.68
F	Consumer Defensive	6.71	6.54	6.18
٠	Healthcare	11.66	12.24	12.68
9	Utilities	2.74	2.79	2.82

Morningstar US Mod Agg Tgt Alloc NR USD Equity Asset Class Net % Cat% US Stocks 47.71 56.45 Non-US Stocks 30.72 17.76 18.69 Bonds 16.00 Cash 2.70 4.22 Other 0.19 5.57 Total 100.00 100.00

Morningstar Index

Morningstar Category Allocation--70% to 85%



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
\oplus Vanguard Total Stock Mkt Idx Inv	_	48.15	48.15	_	_
Vanguard Total Intl Stock Index Inv	_	31.30	79.45	_	-
Vanguard Total Bond Market II Idx Inv	_	13.28	92.73	_	-
\oplus Vanguard Total Intl Bd Idx Investor	-	4.87	97.59	-	-
⊖ Mktliq 12/31/2049	-	1.45	99.05	-	-
① Vanguard Total Intl Bd II Idx Investor	_	0.95	99.99	_	_
⊖ Us Dollar	_	0.01	100.00	_	-

🕀 Increase \ominus Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Income Inv VASIX

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

Performance: The fund has finished in the Allocation--15% to 30% Equity category's top three quartiles in 8 of the 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

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

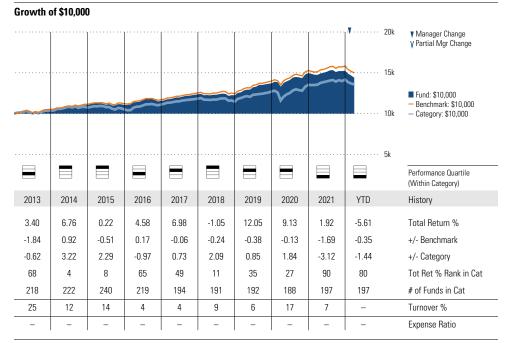
Net Expense: The fund's expense ratio of 0.11 is 88.78% lower than the Allocation--15% to 30% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

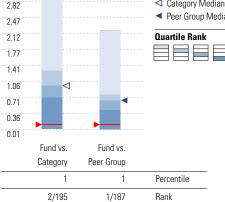
ESG Metrics

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



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.

97 03 84 56 _ Standard Deviation 5.05 5.13 6.38 Sharpe Ratio 0.65 0.80 0.60 Tracking Error 0.88 272 Information Ratio -0.92 -0.22 Up Capture Ratio 90.39 104.76 Down Capture Ratio 97.40 116.22

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16.76 19.11 18.33 Price/Book Ratio 2.46 3.07 2.80 Avg Eff Duration 7.26 6.36 3.46

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Morningstar Index

Morningstar Category Allocation--15% to 30%

Equity

Morningstar US Con Tgt Alloc NR USD

Vanguard LifeStrategy Income Inv VASIX

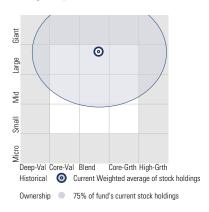
Quality

High

Mid

Low

Style Analysis as of 03-31-2022 Morningstar Style Box™





Ltd

Duration

Mod Ext



>50 25-50 10-25 0-10

Top 7 Holdings as of 03-31-2022

Blend Growth

Sector Weighting as of 03-31-2022

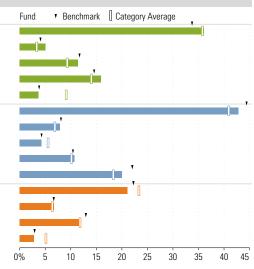
Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	36.06	33.60	35.77
æ.	Basic Materials	5.08	3.93	3.33
	Consumer Cyclical	11.39	11.57	9.31
ц.	Financial Services	15.94	14.43	14.03
ŵ	Real Estate	3.65	3.67	9.10
w	Sensitive	42.85	44.27	40.91
đ	Communication Services	7.84	7.94	6.88
0	Energy	4.24	4.14	5.56
Ф	Industrials	10.75	10.29	10.14
	Technology	20.02	21.90	18.33
-	Defensive	21.08	22.12	23.34
F	Consumer Defensive	6.73	6.53	6.39
٠	Healthcare	11.60	12.81	11.81
9	Utilities	2.75	2.78	5.14

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

Morningstar US Con Tgt Alloc NR USD

Asset Class	Net %	Cat%
US Stocks	11.15	12.13
Non-US Stocks	7.79	2.56
Bonds	78.04	69.75
Cash	2.26	10.54
Other	0.77	5.04
Total	100.00	100.00



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Bond Market II Idx Inv	_	55.31	55.31	_	_
\ominus Vanguard Total Intl Bd Idx Investor	-	22.74	78.05	_	-
$igodoldsymbol{ imes}$ Vanguard Total Stock Mkt Idx Inv	-	11.25	89.30	_	-
\oplus Vanguard Total Intl Stock Index Inv	-	7.95	97.25	_	-
\oplus Vanguard Total Intl Bd II Idx Investor	-	1.70	98.95	-	-
⊖ Mktliq 12/31/2049	-	1.08	100.04	-	-
🕀 Us Dollar	_	0.04	100.07	-	-

🕀 Increase 👄 Decrease 🕸 New to Portfolio



Vanguard LifeStrategy Moderate Gr Inv VSMGX

Portfolio Manager(s)

Walter Nejman since 02-2022 William Coleman since 02-2022

Quantitative Screens

Performance: The fund has finished in the Allocation--50% to 70% Equity category's top three quartiles in 9 of the 10 years it's been in existence.

× *Management:* The fund's management team has been in place for less than three years.

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

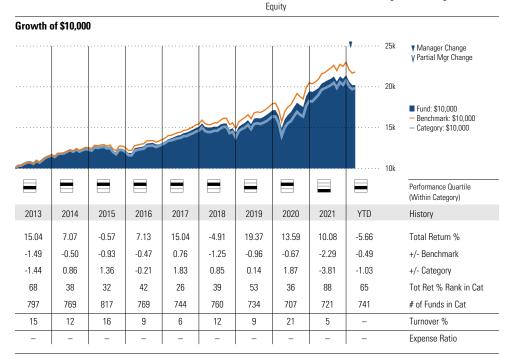
Net Expense: The fund's expense ratio of 0.13 is 87.38% lower than the Allocation--50% to 70% Equity category average.

Morningstar Investment Management LLC Analysis

Although this fund technically fails the manager tenure screen due to changes in how the portfolio management team is listed, in fact the same team that oversees the strategy remains in place.

ESG Metrics

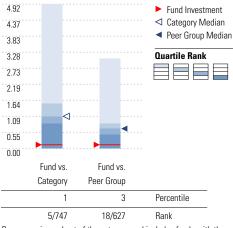
Metric	Rating	Updated
Sustainability Rating	3	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Low Risk	12-31-2021



Morningstar Category Allocation--50% to 70%

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.

Fund Bmark Cat Alpha -1.10 -0.88 Beta 0.99 1.03 **R**-Squared 98 96 92 55 _ Standard Deviation 10.89 10.99 11.81 Sharpe Ratio 0.79 0.89 0 79 Tracking Error 1 1 2 3.18 Information Ratio -1 21 -0.21 Up Capture Ratio 93.34 99.13 Down Capture Ratio 99.09 104.53 **Portfolio Metrics** Fund Bmark Cat

	runu	Dinark	out
Price/Earnings Ratio	16.92	19.05	18.53
Price/Book Ratio	2.50	3.11	2.92
Avg Eff Duration	7.25	6.36	5.01

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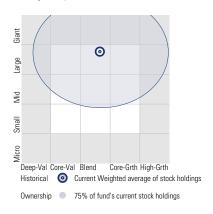


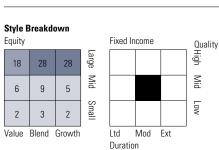
Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Vanguard LifeStrategy Moderate Gr Inv VSMGX

Style Analysis as of 03-31-2022 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 7 Holdings as of 03-31-2022

_		
0	·	50

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

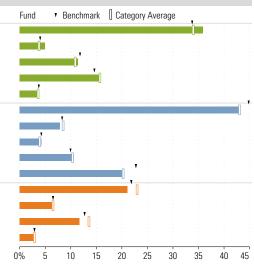
		Fund	Bmark	Cat
Դ	Cyclical	35.86	33.62	33.98
æ.	Basic Materials	4.97	3.87	3.79
~	Consumer Cyclical	11.42	11.67	10.88
	Financial Services	15.80	14.48	15.71
ŵ	Real Estate	3.67	3.60	3.60
w	Sensitive	43.05	44.68	43.04
đ	Communication Services	7.91	8.17	8.50
•	Energy	4.21	4.09	3.93
¢	Industrials	10.64	9.81	10.36
	Technology	20.29	22.61	20.25
-	Defensive	21.11	21.71	22.98
F	Consumer Defensive	6.71	6.39	6.52
٠	Healthcare	11.66	12.57	13.56
9	Utilities	2.74	2.75	2.90

Equity Asset Class Net % Cat% US Stocks 36.11 47.30 Non-US Stocks 23.23 11.26 Bonds 37.72 31.99 Cash 2.55 5.39 Other 0.38 4.04 Total 100.00 100.00

Morningstar Index

Morningstar US Mod Tgt Alloc NR USD

Morningstar Category Allocation--50% to 70%



Name	Maturity Date	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
⊖ Vanguard Total Stock Mkt Idx Inv	_	36.45	36.45	_	_
🕀 Vanguard Total Bond Market II Idx Inv	-	26.84	63.29	-	-
\oplus Vanguard Total Intl Stock Index Inv	-	23.67	86.96	-	-
\oplus Vanguard Total Intl Bd Idx Investor	-	10.10	97.06	_	-
\oplus Vanguard Total Intl Bd II ldx Investor	-	1.61	98.68	-	-
⊖ Mktliq 12/31/2049	_	1.35	100.02	_	_
\oplus Us Dollar	-	0.02	100.05	-	-

🕀 Increase \ominus Decrease 🌣 New to Portfolio



Vanguard Mid-Cap Growth Index Admiral VMGMX

Growth of \$10,000

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Portfolio Manager(s)

Donald Butler since 02-2013 Awais Khan since 07-2021

Quantitative Screens

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

Management: The fund's management has been in place for 9.11 years.

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

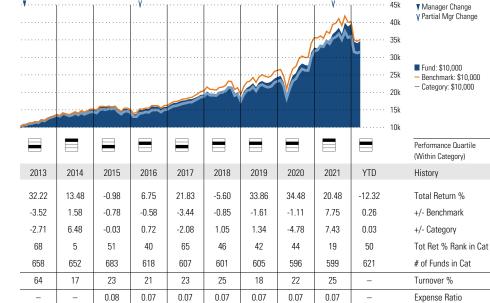
Net Expense: The fund's expense ratio of 0.07 is 93.4% lower than the Mid-Cap Growth category average.

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.

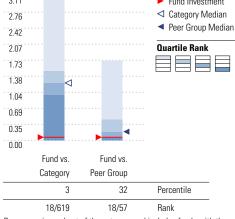
ESG Metrics

Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	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.

of Funds in Category Cat Alpha 2.02 0.91 Beta 0.97 0.98 _ 98.34 **R-Squared** 90.26 Standard Deviation 21.03 21 40 22.33 Sharpe Ratio 0.81 0 72 0.72 Tracking Error 2.76 6.93 Information Ratio 0.69 -0.02 Up Capture Ratio 100.88 100.70 Down Capture Ratio 93.53 99.24

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 32.58 27 52 30.48 Price/Book Ratio 5.47 7.96 5.40 Geom Avg Mkt Cap \$B 26 87 21 62 17 68 ROE 15.50 20.91 18.85

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Morningstar Index

45k

Morningstar Category

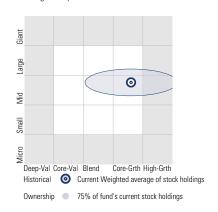
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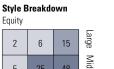
Mid-Cap Growth

Russell Mid Cap Growth TR USD

Vanguard Mid-Cap Growth Index Admiral VMGMX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Synopsys Inc	1.52	1.52	-9.56	Technology
∋ DexCom Inc	1.48	3.00	-4.72	Healthcare
ightarrow Centene Corp	1.46	4.46	2.17	Healthcare
ige Cadence Design Systems Inc	1.36	5.82	-11.75	Technology
igodologie Amphenol Corp Class A	1.34	7.16	-13.62	Technology
in IQVIA Holdings Inc	1.31	8.48	-18.05	Healthcare
i Microchip Technology Inc	1.24	9.72	-13.40	Technology
m lacebox Realty Income Corp	1.22	10.94	-2.17	Real Estate
igram ightarrow Digital Realty Trust Inc	1.20	12.14	-19.14	Real Estate
Devon Energy Corp	1.17	13.31	36.50	Energy
∋ MSCI Inc	1.16	14.47	-17.75	Financial Services
🕀 Cintas Corp	1.12	15.59	-3.80	Industrials
igodolog SBA Communications Corp	1.11	16.70	-11.36	Real Estate
∋ Datadog Inc Class A	1.10	17.80	-14.96	Technology
Waste Connections Inc	1.07	18.88	2.69	Industrials

Total Holdings 185

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Cat%
out /o
94.18
3.57
0.07
1.90
0.29
100.00

Benchmark [] Category Average Fund 0 і П 15 20 0 25 30 35 40 45 50 55 60

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Morningstar Category

Mid-Cap Growth

Morningstar Index

Russell Mid Cap Growth TR USD

0	50	100

Դ	Cyclical	26.41	26.12	30.01	_	1
æ.	Basic Materials	2.98	1.83	2.40		
~	Consumer Cyclical	11.28	16.32	14.22		
ц.	Financial Services	5.59	5.30	9.82		[
ŵ	Real Estate	6.56	2.67	3.57		
w	Sensitive	54.92	55.05	48.70	_	
	Communication Services	5.89	3.84	3.48		
0	Energy	3.67	2.51	1.58		
¢	Industrials	12.48	14.76	14.13		Ì
	Technology	32.88	33.94	29.51		-
	Defensive	18.68	18.84	21.29		ľ
	Consumer Defensive	1.23	2.10	2.11		
٠	Healthcare	17.45	16.55	18.67		Ì
9	Utilities	0.00	0.19	0.51	Ó	
					0% 5	10

Fund

Bmark

Cat

Vanguard Mid-Cap Value Index Admiral VMVAX

Portfolio Manager(s)

Donald Butler since 08-2006 Awais Khan since 07-2021

Quantitative Screens

Performance: The fund has finished in the Mid-Cap Value category's top three quartiles in 10 of the 10 years it's been in existence.

Management: The fund's management has been in place for 15.63 years.

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

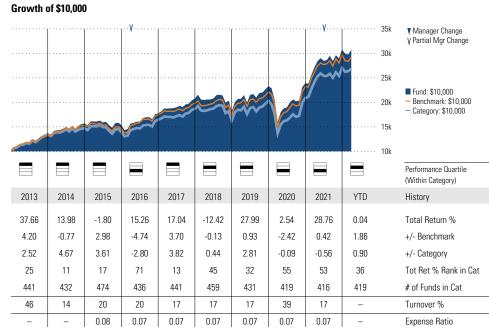
Net Expense: The fund's expense ratio of 0.07 is 92.93% lower than the Mid-Cap Value category average.

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

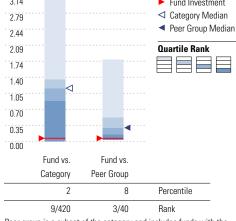
Metric	Rating	Updated
Sustainability Rating	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Medium Risk	12-31-2021



Morningstar Category

Mid-Cap Value





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

Cat -0.43 Beta 0.98 1 02 _ 98.98 **R-Squared** 95.69 Standard Deviation 21 51 21.94 22.90 Sharpe Ratio 0.69 0.67 0.64 Tracking Error 2.24 5.20 Information Ratio 0.18 -0.09 Up Capture Ratio 99.10 100.60 Down Capture Ratio 96.96 102.56

Portfolio Metrics Fund Bmark Cat Price/Earnings Ratio 16.34 16.83 14 66 Price/Book Ratio 2.38 2.34 2.05 Geom Avg Mkt Cap \$B 23.98 18 60 14 12 ROE 18.56 16.32 17.32

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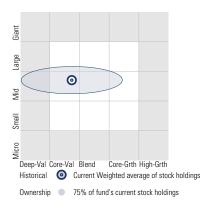


Morningstar Index

Russell Mid Cap Value TR USD

Vanguard Mid-Cap Value Index Admiral VMVAX

Style Analysis as of 03-31-2022 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Ton 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
🕀 Occidental Petroleum Corp	1.39	1.39	96.17	Energy
➔ Welltower Inc	1.19	2.58	12.80	Real Estate
€ Nucor Corp	1.18	3.76	30.66	Basic Materials
\ni Corteva Inc	1.16	4.91	21.87	Basic Materials
€ Valero Energy Corp	1.15	6.06	36.49	Energy
\ominus Motorola Solutions Inc	1.13	7.19	-10.57	Technology
eq Carrier Global Corp Ordinary Shares	1.09	8.28	-15.43	Industrials
ightarrow The Kroger Co	1.05	9.33	27.22	Consumer Defensive
\oplus Arthur J. Gallagher & Co	1.01	10.33	3.21	Financial Services
€ Dollar Tree Inc	1.00	11.33	13.97	Consumer Defensive
\oplus AvalonBay Communities Inc	0.96	12.29	-1.04	Real Estate
\oplus Ameriprise Financial Inc	0.93	13.22	-0.06	Financial Services
\oplus Consolidated Edison Inc	0.93	14.15	11.90	Utilities
\oplus International Flavors & Fragrances Inc	0.92	15.07	-12.30	Basic Materials
\oplus Baker Hughes Co Class A	0.91	15.99	52.08	Energy

Total Holdings 210

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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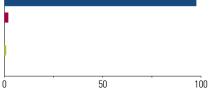
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Energy

¢

F

Utilities



Bmark

44.52

6.12

10.25

16 15

12.00

34.63

3.56

7.41

13.14

10.52

20.86

5.30

7.89

7.67

Fund

44.80

5.83

9.66

16.69

12.62

30.06

3.64

7.84

10.18

8.40

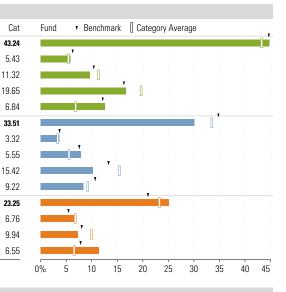
25.13

6.46

7.30

11.37

Asset Class Net % Cat% US Stocks 97.48 91.44 Non-US Stocks 1.79 5.87 Bonds 0.00 0.07 Cash 0.72 2.09 0.00 Other 0.53 Total 100.00 100.00





Morningstar Category

Mid-Cap Value

Morningstar Index

Russell Mid Cap Value TR USD

Vanguard Real Estate Index Admiral VGSLX

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.

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

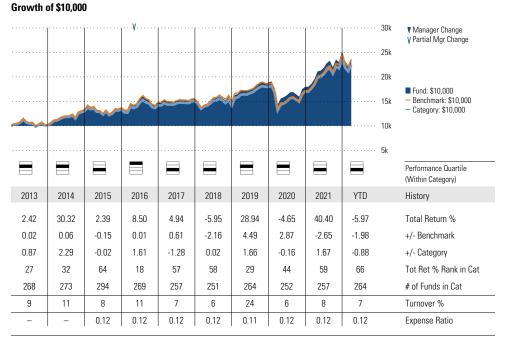
Net Expense: The fund's expense ratio of 0.12 is
 88.57% lower than the Real Estate category average.

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



Trailing Performance



	Category	Peer Group					
	6	38	Percentile				
	15/266	18/48	Rank				
Peer gro	Peer group is a subset of the category and includes funds with the						
same m	same management style (active vs. passive) and similar share class						

Fund vs

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 23.92 935 28 10 ROE 15.30 9.56 16.07

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characteristics.

Fund vs

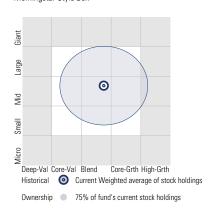


Jory Morningstar Index

S&P United States REIT TR USD

Vanguard Real Estate Index Admiral VGSLX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

		<u> </u>			
-	50	U	50	100	150

Total	100.00	100.00
Other	0.00	6.72
Cash	-0.34	2.47
Bonds	0.00	3.26
Non-US Stocks	0.05	1.76
US Stocks	100.29	85.77
Asset Class	Net %	Cat%

Morningstar Index

S&P United States REIT TR USD

Morningstar Category

Real Estate

Sector Weighting as of 03-31-2022

Asset Allocation as of 03-31-2022

	Fund	Bmark	Cat	Fund	۲	Ben	ichmark	Cate	gory	Ave	erag	е		
• Cyclical	99.27	99.13	98.94											
Basic Materials	0.00	0.00	0.08	0										
Consumer Cyclical	0.00	0.13	1.64	0										
Financial Services	0.00	0.00	0.24	ĺ										
Real Estate	99.27	99.00	96.98											
 Sensitive 	0.73	0.87	1.02	(
Communication Services	0.73	0.00	0.28											
Energy	0.00	0.00	0.02											
Industrials	0.00	0.87	0.15	[
Technology	0.00	0.00	0.57	0										
Defensive	0.00	0.00	0.03											
Consumer Defensive	0.00	0.00	0.00	0										
Healthcare	0.00	0.00	0.00	ĺ										
Utilities	0.00	0.00	0.03	Í i i										

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

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

Total Holdings 168

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Vanguard Small Cap Growth Index Admiral VSGAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 17.26 years.

× Style: The fund has landed in its primary style box — Small Growth - 31.43 % of the time over the past three years.

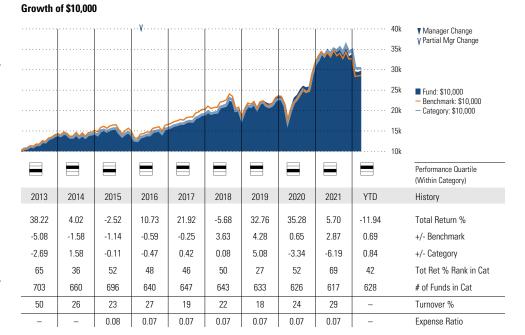
Net Expense: The fund's expense ratio of 0.07 is 94.12% lower than the Small Growth category average.

Morningstar Investment Management LLC Analysis

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

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



Morningstar Category

Small Growth



Fund Investment		Fund	Bmark
 Fund Investment Category Median 	Alpha	2.32	-
 Peer Group Median 	Beta	0.93	-
Quartile Rank	R-Squared	96.52	-
	Standard Deviation	22.85	24.03
	Sharpe Ratio	0.57	0.48
	Tracking Error	4.55	-
	Information Ratio	0.43	-
	Up Capture Ratio	97.58	-
	Down Capture Ratio	90.25	-
	Portfolio Metrics		
Percentile		Fund	Bmark

	8/635	//35	Hank
Peer group	is a subset of the ca	ategory and ir	cludes funds with the
same mana	gement style (active	e vs. passive)	and similar share class
characterist	tics.		

Fund vs Peer Group

21

7 /01

nark Cat Price/Earnings Ratio 26.01 19 55 25.23 Price/Book Ratio 4.08 4.02 4.23 Geom Avg Mkt Cap \$B 5 56 2 87 5 16 ROE 7.98 8.75 14.53

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Fund vs

Category

0.000

2

4.68

4.01

3.34

2.68

2.01

1.34

0.67

0.00



Cat

3.80

0.94

89.67

23,90

0.62

7.89

0.43

100.68

89.53

Morningstar Index

Russell 2000 Growth TR USD

Vanguard Small Cap Growth Index Admiral VSGAX

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Energy

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Utilities

Cyclical

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

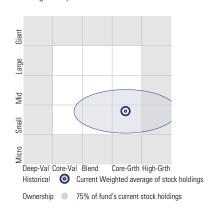
Technology

Defensive

Healthcare

Consumer Defensive

Style Analysis as of 03-31-2022 Morningstar Style Box™





Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Slcmt1142	2.55	2.55	_	_
∋ Entegris Inc	0.81	3.36	-5.21	Technology
∋ Bio-Techne Corp	0.78	4.14	-16.23	Healthcare
Wolfspeed Inc	0.65	4.79	1.87	Technology
\ominus Liberty Formula One Group C	0.62	5.41	10.44	Communication Svc
$ igreen \rightarrow$ Darling Ingredients Inc	0.59	6.00	16.01	Consumer Defensive
i Equity Lifestyle Properties Inc	0.59	6.59	-12.29	Real Estate
🕀 American Homes 4 Rent Class A	0.56	7.15	-7.80	Real Estate
igodolog Fair Isaac Corp	0.56	7.71	7.56	Technology
$oldsymbol{ m ext{ $	0.55	8.25	-7.65	Real Estate
∋ Nordson Corp	0.54	8.80	-10.84	Industrials
∋ Graco Inc	0.54	9.34	-13.26	Industrials
∋ CubeSmart	0.52	9.86	-7.82	Real Estate
∋ PTC Inc	0.52	10.38	-11.09	Technology
Aspen Technology Inc	0.50	10.88	8.65	Technology

Total Holdings 755

⊕ Increase ⊖ Decrease 🕸 New to Portfolio

50

Fund

27.79

1.99

12.38

4 93

8.49

48.09

3.66

2.86

14.20

27.37

24.12

3.02

20.47

0.63

Bmark

24.56

3.55

12.23

5 4 9

3.29

45.60

3.49

3.41

16.26

22.44

29.84

4.25

0.52

25.07

100

Cat

27.27

2.73

12.55

9 04

2.95

46.36

2.44

2.02

16.86

25.04

26.37

3.71

22.20

0.46

2.3200.43
1 Z.3Z
9 2.32
0.00
4 4.34
7 92.92
6 Cat%

Benchmark [] Category Average Fund 0% 5 10 15 20 25 30 35 40 45 50

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Morningstar Category

Small Growth

Morningstar Index

Russell 2000 Growth TR USD

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Vanguard Small Cap Value Index Admiral VSIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 5.93 years.

Style: The fund has landed in its primary style box — Small Value — 88.57 % of the time over the past three years.

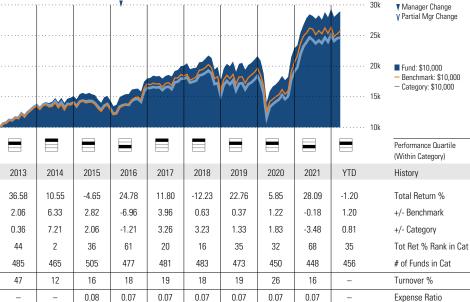
Net Expense: The fund's expense ratio of 0.07 is 93.91% lower than the Small Value category average.

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	4	02-28-2022
ESG Commitment	1-Low	02-15-2022
Carbon Risk Score	Medium Risk	12-31-2021





Beta

R-Squared

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

Down Capture Ratio

Standard Deviation

 Category Median 3.2 Peer Group Median 2.8 2.41 Quartile Rank 2.01 1.60 1.20 0.80 0.40 Fund vs Fund vs Peer Group Category 2 17 Percentile

7/43

Rank

Portfolio Metrics Fund Bmark Price/Earnings Ratio 12 92 12 54 Price/Book Ratio 1.91 1.53 Peer group is a subset of the category and includes funds with the Geom Avg Mkt Cap \$B 5 76 2 34 same management style (active vs. passive) and similar share class ROE 16.71 8.77

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characteristics.

8/463



Cat

0.48

1 01

94.67

25.81

0.58

6.29

0.05

100.49

99.58

Cat

12 81

1.72

4 24

16.11

0.96

97.66

24 12

0.61

3.85

0.12

96.33

93.39

24.94

0 58

Morningstar Category Morningstar Index

Small Value

Russell 2000 Value TR USD

30k

Growth of \$10,000

Vanguard Small Cap Value Index Admiral VSIAX

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

0

Դ Cyclical

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Energy

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F

Utilities 50

Fund

50.17

6.73

11.23

20.68

11.53

35.34

1.98

6.88

18.98

7.50

14.49

4.33

5.33

4.83

Bmark

48.57

3.98

7.24

22.89

14.46

33.23

3.75

9.38

14.08

6.02

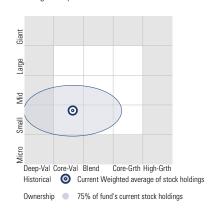
18.19

3.89

8.88

5.42

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

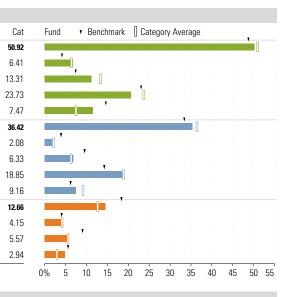
Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
onumber onumber	0.63	0.63	4.88	Healthcare
① Quanta Services Inc	0.60	1.23	14.84	Industrials
	0.59	1.83	-9.10	Financial Services
\supset Marathon Oil Corp	0.59	2.42	53.35	Energy
onumber onumber	0.59	3.01	-	Utilities
Đ Targa Resources Corp	0.56	3.56	45.14	Energy
Đ Alcoa Corp	0.54	4.11	51.28	Basic Materials
∋ Brown & Brown Inc	0.53	4.63	2.98	Financial Services
🕀 Atmos Energy Corp	0.52	5.16	14.70	Utilities
	0.51	5.66	34.96	Basic Materials
Đ Bunge Ltd	0.50	6.17	19.25	Consumer Defensive
	0.49	6.66	47.96	Basic Materials
🕀 Kimco Realty Corp	0.49	7.15	0.97	Real Estate
∋ Slcmt1142	0.48	7.63	-	-
➔ IDEX Corp	0.47	8.10	-18.64	Industrials

Total Holdings 930

⊕ Increase ⊖ Decrease 🕸 New to Portfolio



Asset Class Net % Cat% **US Stocks** 98.85 95.39 Non-US Stocks 2.80 0.67 Bonds 0.00 -0.01 Cash 0.48 1.68 Other 0.00 0.15 Total 100.00 100.00





Morningstar Category Morningstar Index

Small Value

Russell 2000 Value TR USD

100

Vanguard Total Bond Market Index Adm VBTLX

Portfolio Manager(s)

Joshua Barrickman since 02-2013

Quantitative Screens

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

Management: The fund's management has been in place for 9.11 years.

Style Consistency is not calculated for Fixed Income funds.

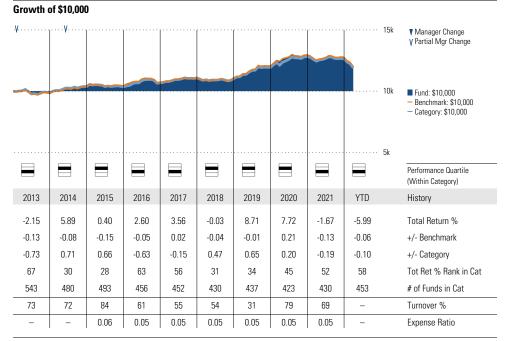
Net Expense: The fund's expense ratio of 0.05 is 91.53% lower than the Intermediate Core Bond category average.

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



Morningstar Category

Intermediate Core Bond



Fund vs Fund vs Peer Group Category 7 35 Percentile 30/452 43/123 Rank Peer group is a subset of the category and includes funds with the same management style (active vs. passive) and similar share class

Down Capture Ratio	106.15	-	105.88
Portfolio Metrics			
	Fund	Bmark	Cat
Avg Eff Duration	6.83	4.43	6.40
Avg Eff Maturity	8.90	_	8.40

0.26

0.34

0.01

104.58

0.27

characteristics.

Sharpe Ratio

Tracking Error

Information Ratio

Up Capture Ratio

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2.57

2.05

1.54

1.03

0.51 0.00



Cat

0.03

1 00

4 34

0.25

1.45

-0.09

104.64

Morningstar Index

BBgBarc US Agg Bond TR USD

Vanguard Total Bond Market Index Adm VBTLX

Style Analysis as of 03-31-2022



Duration

(50	100

Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Asset Class Net % Cat% US Stocks 0.27 0.00 Non-US Stocks 0.00 0.00 Bonds 97.83 93.20 Cash 1.20 4.16 Other 0.97 2.37 Total 100.00 100.00

Credit Rating Breakdown Fund Bmark Cat 3.53 AAA 70.17 46.62 AA 3.07 74.59 12.57 11.85 10.82 23.27 А BBB 14.92 8.32 15.40 BB 0.00 0.28 0.93 В 0.00 0.00 0.36 Below B 0.01 0.00 0.18 Not Rated -0.02 2.46 0.68

	Fund	Bmark	Cat	Fund	 Ben 	ichmark	Cat	egory	Avera	ge	
Government	48.35	-	30.13			-)		
Treasury	44.55	_	25.42								
Inflation – Protected	0.00	-	1.46								
Agency/Quasi Agency	2.34	-	1.18	()							
Other Government Related	1.46	_	2.07								
Corporate	27.43	-	26.35								
Corporate Bond	26.45	-	25.10]			
Bank Loan	0.00	-	0.06	[
Convertible	0.98	-	1.15								
Preferred	0.00	-	0.04								
Securitized	22.33	-	33.20							0	
Agency MBS Pass-Through	19.70	-	22.09								
Agency MBS ARM	0.02	-	0.14	[
Agency MBS CMO	1.00	-	4.03								
Non-Agency Residential MBS	0.00	-	0.23								
Commercial MBS	1.18	-	1.19								
Asset-Backed	0.43	-	5.51	1.1	[
Covered Bond	0.00	-	0.01								
Municipal	0.69	-	0.87								
Cash & Equivalents	1.20	-	7.55		0						
Other	0.00	-	1.90	1							

Top 10 Holdings as of 03-31-2022

Name	Maturity Date	% Net Asset	Cumulative %	Fixed Income Sector
⊖ Mktliq 12/31/2049	-	1.10	1.10	_
United States Treasury Notes	-	0.70	1.79	-
① United States Treasury Notes	-	0.59	2.39	-
① United States Treasury Notes	-	0.57	2.95	-
United States Treasury Notes	-	0.53	3.48	-
United States Treasury Notes	-	0.53	4.01	_
① United States Treasury Notes	-	0.47	4.48	-
① United States Treasury Notes	-	0.44	4.93	-
United States Treasury Notes	-	0.44	5.37	-
United States Treasury Notes	-	0.41	5.78	-

Total Holdings 17195

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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Morningstar Category

Intermediate Core Bond BBgBa

Morningstar Index BBgBarc US Agg Bond TR USD

Vanguard Total World Stock Index Admiral VTWAX

Growth of \$10,000

Portfolio Manager(s)

Christine Franquin since 02-2013 Scott Geiger since 11-2017

Quantitative Screens

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

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

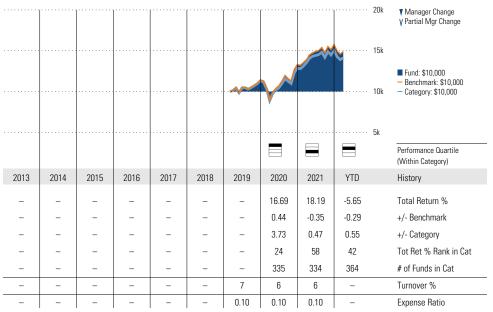
Net Expense: The fund's expense ratio of 0.1 is 89.69% lower than the World Large-Stock Blend category average.

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.

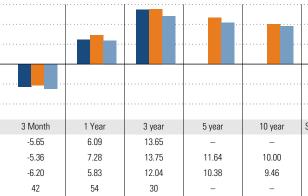
ESG Metrics

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





Morningstar Category



280

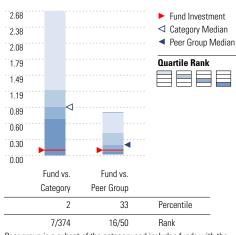
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Alpha

Beta

364 Net Expense

Trailing Performance



323

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

10 Fund Benchmark 5 Category 0 -5 -10 Average annual, if greater than 1 year Since Inception 14.48 Fund Return % 6.33 Benchmark Return % Category Average % _ % Rank in Category # of Funds in Category **3-Year Risk Metrics** Fund Bmark Cat -0.30 -0.80 0.97 1 02 _ 99.62 **R-Squared** 92.99 Standard Deviation 17 58 17 22 17.36 Sharpe Ratio 0.78 0.80 0.72 Tracking Error 1.13 4.57 Information Ratio -0.09 -0.32

15%

Total Return %

as of 03-31-2022

Up Capture Ratio 100.49 95.53 Down Capture Ratio 101.30 99.42 **Portfolio Metrics** Fund Bmark Cat Price/Farnings Batio 17 19 17 88 18 52

Thee/ Lannings had	17.15	17.00	10.52
Price/Book Ratio	2.55	2.75	2.88
Geom Avg Mkt Cap \$B	73.90	111.50	80.62
ROE	25.33	26.90	24.82

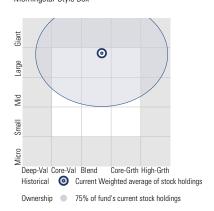
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MSCI ACWI NR USD

Vanguard Total World Stock Index Admiral VTWAX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

<25

>50 25-50 10-25 0-10

World Regions % Equity 03-31-2022



Asset Allocation as of 03-31-2022

Sector Weighting as of 03-31-2022

Basic Materials

Consumer Cyclical

Financial Services

Communication Services

Real Estate

Sensitive

Industrials

Technology

Defensive

Healthcare

Consumer Defensive

Դ Cyclical

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Energy

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Utilities



Fund

35.83

5.19

11.26

15.66

3.72

42.97

7.72

4.36

10.53

20.36

21.22

6.67

11.70

2.85

Asset Class Net % Cat% US Stocks 59.06 56.87 Non-US Stocks 39.66 39.15 Bonds 0.00 1.07 Cash 1.24 1.71 0.03 Other 1.19 100.00 Total 100.00

Benchmark [] Category Average Cat Fund **Bmark** 34.71 33.22 4.87 5.57 11.28 10.87 15 79 13 89 2.77 2.89 43.39 43.26 8.39 7.43 3.71 4.36 9.48 14.22 21.16 17.90 21.88 23.53 7.07 7.69 11.99 12.10 2.82 3.74 10 15 20 25 30 35 40 ٥%

Fund % Cat % Fund % Cat % Fund % Cat % Greater Asia 18.27 13.43 64.20 62.94 Greater Europe Americas 17.53 23.64 Market Maturity Fund % 5.84 6.38 92.00 Japan 5.92 North America 62.96 62.30 United Kingdom 3.94 **Developed Markets** Australasia 2.25 1.17 Central/Latin 1.24 0.64 W euro-ex UK 11.85 16.70 Emerging Markets 8.00 Asia-4 Tigers 4.45 3.56 Emrgng Europe 0.20 0.21 Not Available 0.00 Asia-ex 4 Tigers 5.65 2.86 Africa 1.54 0.35 Not Classified 0.00 0.00

25-50 Ton 10 Holdings as of 03-31-2022

50-75

>75

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
€ Apple Inc	3.59	3.59	-1.54	Technology
€ Microsoft Corp	3.09	6.68	-8.14	Technology
\oplus Amazon.com Inc	1.88	8.57	-2.23	Consumer Cyclical
€ Tesla Inc	1.19	9.76	1.97	Consumer Cyclical
⊕ Alphabet Inc Class A	1.12	10.88	-3.99	Communication Svc
\ominus Alphabet Inc Class C	1.03	11.90	-3.48	Communication Svc
€ NVIDIA Corp	0.87	12.77	-7.21	Technology
$oldsymbol{eta}$ Berkshire Hathaway Inc Class B	0.70	13.47	18.03	Financial Services
€ Slcmt1142	0.69	14.15	-	-
→ Meta Platforms Inc Class A	0.68	14.84	-33.89	Communication Svc

🕀 Increase \ominus Decrease 🕸 New to Portfolio

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45

Morningstar Category

World Large-Stock Blend

Morningstar Index MSCI ACWI NR USD

Vanguard Value Index Adm VVIAX

Portfolio Manager(s)

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

Quantitative Screens

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

Management: The fund's management has been in place for 27.27 years.

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

Net Expense: The fund's expense ratio of 0.05 is 94.57% lower than the Large Value category average.

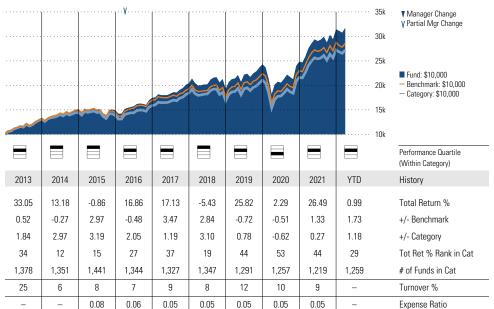
Morningstar Investment Management LLC Analysis

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

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





Morningstar Category

Large Value



3.57 3.13			Category MedianPeer Group Median
2.68			Quartile Rank
2.23			
1.79			
1.34			
0.89			
0.45	••••		
0.00			
	Fund vs.	Fund vs.	
	Category	Peer Group	
	2	14	Percentile
	26/1275	19/139	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.

Category Average % % Rank in Category # of Funds in Category Bmark Cat 0.68 0.94 0.98 Reta R-Squared 98.98 95.07 Standard Deviation 18 16 19 12 19.30 Sharpe Ratio 0.78 0 70 0.72 Tracking Error 2.12 4.52 Information Ratio 0.50 0.09 Up Capture Ratio 99.63 98.97 Down Capture Ratio 94.72 96.41 **Portfolio Metrics**

	Fund	Bmark	Cat
Price/Earnings Ratio	16.46	16.61	15.72
Price/Book Ratio	2.67	2.47	2.64
Geom Avg Mkt Cap \$B	107.04	78.38	111.81
ROE	25.15	19.23	23.24

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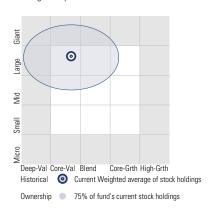


Morningstar Index

Russell 1000 Value TR USD

Vanguard Value Index Adm VVIAX

Style Analysis as of 03-31-2022 Morningstar Style Box™







Weight %

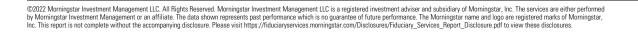
>50 25-50 10-25 0-10

Top 15 Holdings as of 03-31-2022

Name	% Net Asset	Cumulative %	YTD Return %	Morningstar Sector
$ onumber \in \mathbb{B} $ Berkshire Hathaway Inc Class B	3.38	3.38	18.03	Financial Services
	2.63	6.01	1.85	Healthcare
Đ Johnson & Johnson	2.55	8.57	4.22	Healthcare
$oldsymbol{eta}$ JPMorgan Chase & Co	2.21	10.78	-13.28	Financial Services
	2.01	12.78	-6.06	Consumer Defensive
Đ Exxon Mobil Corp	1.92	14.70	36.41	Energy
$oldsymbol{eta}$ Chevron Corp	1.74	16.44	39.97	Energy
➔ Pfizer Inc	1.60	18.03	-11.65	Healthcare
€ AbbVie Inc	1.57	19.60	21.04	Healthcare
onumber onumber	1.55	21.15	-6.88	Financial Services
onumber onumber	1.35	22.50	4.03	Healthcare
🕀 Broadcom Inc	1.34	23.84	-4.75	Technology
m lacksquare Coca-Cola Co	1.33	25.17	5.46	Consumer Defensive
Đ PepsiCo Inc	1.27	26.44	-3.03	Consumer Defensive
🕀 Comcast Corp Class A	1.16	27.60	-6.48	Communication Svc

Total Holdings 352

 \oplus Increase \oplus Decrease R New to Portfolio



Large Value Russell 1000 Value TR USD Asset Class Net % Cat% US Stocks 92.33 99.14 Non-US Stocks 0.78 5.62 Bonds 0.00 0.40 Cash 0.08 0.88 Other 0.00 0.76

Morningstar Index

100.00

100.00

Morningstar Category

Sector Weighting as of 03-31-2022

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Asset Allocation as of 03-31-2022

		Fund	Bmark	Cat
Դ	Cyclical	30.23	34.03	32.63
<i>.</i>	Basic Materials	2.99	3.36	3.48
	Consumer Cyclical	2.75	4.92	6.41
ц.	Financial Services	21.02	20.66	19.61
ŵ	Real Estate	3.47	5.09	3.13
Vvr	Sensitive	32.57	34.61	37.21
đ	Communication Services	4.19	7.25	6.82
0	Energy	7.39	7.16	7.11
¢	Industrials	12.27	10.81	11.65
	Technology	8.72	9.39	11.63
-	Defensive	37.19	31.36	30.17
E	Consumer Defensive	10.93	7.85	8.79
٠	Healthcare	20.63	18.13	16.32
9	Utilities	5.63	5.38	5.06

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100

Total

